

The complaint

Mr T is unhappy with the renewal process used by One Call Insurance Services Limited, trading as One Click.

What happened

In August 2023 Mr T took out a motor insurance policy, which included an automatic renewal service. Prior to the expiry date of the policy, One Call sent Mr T a renewal notice. On that notice it stated that if you did not wish to renew the policy you needed to make contact via the live chat option.

Mr T contacted One Call via the live chat and was able to cancel the renewal of the cover, however, he complained about the length of time he had been kept waiting to do this. He also complained that the only option available to him to cancel the renewal was live chat.

One Call responded to his complaint. It confirmed that when Mr T took out the policy, he was advised that there was an auto renewal service and that he could opt out of that by using the customer portal, via live chat or by post. One Call said that Mr T didn't opt out of this process and that once a renewal notice has been issued, cancellation could only take place via the live chat. It offered compensation of £20 for the inconvenience caused by this process.

Unhappy with this response, Mr T brought his complaint to us. Our Investigator looked into the matter but didn't uphold the complaint. She said that it is expected for businesses to make reasonable adjustments to communication methods in order to ensure a good outcome for the customer. And therefore, if a customer was unable to use the online chat function she would expect One Call to provide an alternative. However, she found that Mr T was able to utilise the online chat function and therefore she didn't think he had been negatively impacted as a result. She noted he had been held waiting in a queue before he was able to engage with someone on the live chat, but she found that the £20 offer made to recognise the inconvenience caused was reasonable.

Mr T disagreed with the Investigator's assessment. He said that consideration hadn't been given to how long he had been waiting for the live chat to start and that, unlike a phone call, he had to remain looking at that one screen. This meant he couldn't do anything else during this time. He said that he believed One Call wasn't acting in accordance with the Consumer Duty obligations – the standard set out by the Financial Conduct Authority ("FCA") to ensure that businesses put their customers' needs first.

As no agreement could be reached, the matter has been passed to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I would like to point out that we are an informal dispute resolution service, set up as a free alternative to the courts for consumers. In deciding this complaint I've focused on what I

consider to be the heart of the matter rather than commenting on every issue or point made in turn. This isn't intended as a discourtesy to Mr T. Rather it reflects the informal nature of our service, its remit, and my role in it.

And when considering disputes between consumers and financial businesses, we take into account what the rules that govern us describe as 'relevant considerations', including the law, codes, and good practice, along with the principles set out by the FCA of the Consumer Duty, to help decide what we think is fair and reasonable.

Having done so, while I'm sorry to disappoint Mr T, I find that I agree with the Investigator's outcome, for broadly the same reasons. I'll explain why.

There is an expectation on financial businesses to take into consideration customer needs and for flexibility to be applied to the avenues of communication made available where there is a reasonable adjustment required. In this case, One Call advised that if Mr T decided he didn't want to auto renew he could cancel the option via several different methods. But once the renewal notice had been created and sent, which was in the last 30 days of cover, the only option One Call made available to Mr T to enable him to cancel the renewal was via the live chat.

If a customer was unable to utilise this function, then I would expect One Call to look into providing alternative options to meet the customer's needs. However, Mr T was able to use the live chat function. And once he was connected to an adviser, he was able to arrange for the renewal to be cancelled within a few minutes, albeit I note he remained on the chat for some time after this to raise his complaint. In the circumstances I'm not persuaded that this option could be considered as inaccessible to him.

I'm aware Mr T had to wait approximately 30 minutes in the live chat queue for an adviser to become available. And I've noted Mr T's comments regarding the difference between being held in a telephone queue as opposed to having to watch a screen waiting for the live chat to be answered. I appreciate that this was inconvenient for Mr T and may have caused him frustration while he was waiting, but I don't agree that this means One Call hasn't provided him with an accessible means of contact. I've noted that One Call offered Mr T £20 compensation and I'm satisfied this is a reasonable offer taking into account what happened. I don't require One Call to do anything more.

My final decision

For the reasons stated above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 21 April 2025.

Jenny Giles
Ombudsman