

The complaint

Mr A has complained about poor service from USAY BUSINESS LTD in relation to the renewal of a private medical insurance policy.

What happened

Usay is the broker that was dealing with the renewal of the policy. It quoted Mr A a monthly premium of £65.18, to which he agreed. However, upon receiving contact from the insurer, the price was set out as £65.61.

Upon complaining, Usay offered him £5 compensation to cover the annual difference in cost. However, Mr A was dissatisfied with that resolution, insisting that the price he was quoted was the price he should pay.

Following the complaint, the insurer did reduce the premium to £65.19, which is the price Mr A is now paying. He says he isn't bothered about the penny difference and so no longer wishes to pursue that part of the complaint.

His complaint then became solely about the conduct of the adviser he spoke to on 11 October 2024, whom he felt was acting aggressively. He would like financial compensation for the distress it caused him.

Our investigator didn't agree that the adviser had shouted, so he didn't think it was appropriate to recommend compensation. Mr A disagrees and so the complaint has been passed to me for a decision.

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've seen an email chain between the adviser and Mr A that took place on 10 October 2024. Mr A says he's received an email from the insurer with a renewal price of £65.61. The adviser replies that there is sometimes a slight discrepancy in pricing. Mr A then says no to that and that the price he's agreed is £65.18 and so renewal must be at that amount otherwise he'd like to make a formal complaint. The adviser replies again to say that he's gone back to the insurer to see what they can do.

Mr A has said himself that, when a mistake is made, the usual response should be to say sorry and let's fix it, at which point he would have understood and accepted the resolution. Usay was trying to sort it out but unfortunately, the solution it came up with wasn't what Mr A wanted.

On 11 October 2024 the adviser called Mr A to explain that Usay will give him £5 to cover the difference in price. Having listened to the call, I think it's fair to say that the adviser becomes a little frustrated at Mr A's insistence on pursuing a formal complaint rather than accepting what he believes to be a reasonable resolution over a small amount of money.

The adviser doesn't immediately know what a final response letter is, so Mr A explains that it is a response to the complaint that he can then take to the ombudsman. Mr A tells the adviser that he is not happy with the way he is being spoken to right now. The adviser says that he's answered all of Mr A's emails and he's come back to him as soon as he can about things. At this point Mr A and the adviser start talking over each other and the call ends shortly afterwards.

I appreciate that Mr A experienced the call as unpleasant and that he was under a lot of pressure at the time due to personal circumstances. However, whilst the call didn't go as smoothly as it might have, the adviser was not shouting and there was nothing aggressive in the way he was addressing Mr A.

I've thought very carefully about what Mr A has said. However, I'm unable to conclude that Usay has done anything significantly wrong. It follows that I do not uphold the complaint.

My final decision

For the reasons set out above, I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 16 July 2025.

Carole Clark
Ombudsman