

The complaint

Mr P complains Qmetric Group Limited (Qmetric) wouldn't agree to change the address insured under his home insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events. Mr P held a home insurance policy which was administered by Qmetric. In May 2024 Mr P contacted Qmetric as he was moving home and wanted to see how it would impact the premiums due. Qmetric told Mr P it would need to cancel his current insurance policy and provide a quote for a new one. It told Mr P if the policy was cancelled a cancellation fee would be payable. Mr P cancelled his policy and received a refund of premium minus a £30 cancellation fee.

Mr P raised a complaint with Qmetric. He said it was unfair it wouldn't agree to carry out a mid-term adjustment and were forcing him to cancel his policy, whilst also charging a cancellation fee. He said he thought Qmetric being unable to process a change of address mid-term was key information that should have been brought to his attention. He also said he had been disadvantaged as a new policy would be subject to the increased rates applicable rather than the lower rates he had agreed to when he renewed his policy in October 2023.

On 19 June 2024 Qmetric issued Mr P with a final response to his complaint. The final response was detailed but in summary Qmetric said:

- Its systems don't have the functionality to process a change of address mid-term.
- If it were to simply change the address it would be at risk of not offering the correct level of insurance as the questions set by the insurer include many property specific questions.
- It was under no obligation to publish its internal processes within the Insurance Product Information Document (IPID) and the policy documents advises the insured to make contact if they need to make changes to the policy.
- It had previously agreed to refund Mr P the cancellation fee it had applied.

Mr P referred his complaint to this Service. Our investigator looked into things and she said she thought:

- Mr P had been made reasonably aware if he needed to make a change to his policy, he would be told how the change impacted his policy, and that the policy may be cancelled.
- The information about Mr P's new property would have been different to the property he had insured, and the premiums were likely to be different.
- Qmetric hadn't acted unfairly when it told Mr P it would need to cancel his policy and

take out a new one.

- Qmetric wasn't required to state on specific policy documentation under what circumstances a mid-term adjustment would be possible.

Mr P didn't agree with our investigator. He said he wasn't informed a mid-term adjustment wouldn't be possible due to Qmetric's system limitations and this contradicted the information in the policy documents. He thought the failure to make him aware a mid-term adjustment wasn't possible meant he was unable to make an informed decision about the purchase of his policy. And had he been provided this information he wouldn't have had the expectation that a mid-term adjustment was possible.

As Mr P didn't agree with our investigator, the complaint 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 want to acknowledge I've summarised Mr P's complaint in less detail than he's presented it. I've not commented on every point he has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr P and Qmetric I've read and considered everything that's been provided.

In his submissions Mr P has also made reference to ICOBs and the Consumer Duty rules. Whilst I may not refer to these specifically within my decision, I want to assure Mr P and Qmetric I've taken these into consideration, along with all other relevant industry rules and guidelines, and also considered what is fair and reasonable in the circumstances of this complaint.

Mr P is unhappy Qmetric didn't agree to process his change of address mid-term, instead requiring him to cancel his policy and take out a new one. So, I've considered whether it was reasonable for Qmetric to require Mr P to take out a new policy rather than updating his existing one mid-term.

Qmetric has said its system doesn't have the functionality to process a change of address on a home insurance policy mid-term. It has said the questions set by the insurer include many property specific questions which would need to be updated, and so it would be at risk of not offering the correct level of insurance if it were simply to change the address of the property being insured.

When Mr P purchased his insurance policy, the insurer would have calculated the risk based on the specifics of Mr P's property, for example, where it was located, how old it was and how many bedrooms it had. The mid-term adjustment Mr P was looking to make was one which would have fundamentally changed almost the entirety of the risk the insurer had previously agreed to insure as his property would be changing. Qmetric has decided in these circumstances a new policy will need to be taken out rather than making changes to the existing policy. Given almost the entirety of the risk is changing, I don't think Qmetric's decision to require a new policy be taken out in these circumstances is an unreasonable one for it to make.

Mr P has said he has been disadvantaged by Qmetric's decision not to offer a mid-term adjustment. He said he was forced to cancel the policy which was subject to a cancellation fee. He has also said, had he been offered a mid-term adjustment, he would have been

subject to the rates applicable when he renewed his policy in October 2023, which were lower than the rates he was subject to when he had to purchase a new policy.

Qmetric refunded Mr P the cancellation fee he was originally charged and so I don't find it necessary to comment on this. Even had a mid-term adjustment been possible, I'm not persuaded Mr P would be in a better financial position. As explained, almost the entirety of the risk had changed, and there's no guarantee the insurer would have calculated the risk based on the rates from October 2023 rather than those applicable when Mr P was looking to make changes to his policy.

Mr P has said Qmetric's decision not to allow a mid-term adjustment isn't standard industry practice and so it should have brought this to his attention when he took out his policy. And its failure to do so has meant he was unable to make an informed decision about the policy. Therefore, I've considered whether Qmetric needed to do more to make Mr P aware it wouldn't allow him to change his address mid-term.

I think the Insurance Product Information Document (IPID) and policy terms are clear the insured would need to contact Qmetric if their circumstances change, such as a change of address. The policy terms explain if there is a change of circumstances, Qmetric on behalf of the insurer will let the insured know if it will affect the insurance policy, which could include the policy being cancelled. The confirmation of insurance Mr P was sent also provides a link to Qmetric's terms and conditions which explain changes in circumstances may result in it not being able to offer cover.

So, I think Mr P was provided with sufficient information about what he was required to do if his address changed mid-term, and was made aware this could result in his policy being cancelled. I don't think Qmetric was required to make Mr P aware it wouldn't be able to allow him to change his address mid-term when he purchased or renewed his policy. In any event, even had Qmetric made Mr P aware of this, I'm not persuaded he would have taken a different action. I think the specifics of what the policy offered, along with the price would have been the driving factor in Mr P choosing an insurance policy, rather than whether it was possible for the insured address to be changed mid-term.

I know Mr P feels strongly he has been treated unfairly by Qmetric, however for the reasons I've explained I don't require Qmetric to take any further action in relation to Mr P's complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mr P's complaint about Qmetric Group Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 30 June 2025.

Andrew Clarke
Ombudsman