

The complaint

Mrs R complains that Adrian Flux Insurance Services Group (AFI) failed to provide her clear information about her commercial buildings policy when it was arranged.

The lack of clear information led to Mrs R being distressed about whether the policy would start as expected on the planned start date. She said she was also unable to check the full policy documents ahead of the policy starting.

What happened

On 16 August 2024, Mrs R arranged a new policy with AFI over the phone. Following this, an email was sent which included the statement of facts document and confirmed the basic details of the policy taken out. It said the other documents would be sent once it had completed its validation checks and the assessment should be completed in three to five working days.

Mrs R called AFI to discuss the email received on the same day. She explained she was concerned the validation checks could result in the property being uninsured if the start date of the policy was delayed. The policy was due to start on 19 August 2024.

The agent Mrs R spoke with explained the checks were being done to confirm the details it held, matched up with what was produced on the documents. They said this wouldn't stop the policy from starting on time and after checking the system, they felt the checks would be completed by the following day and the welcome pack would be sent out after this. The checks were not completed until 19 August 2024 and the welcome pack was sent out at this point.

When the welcome pack wasn't received the day after Mrs R spoke with AFI and its customer service agent, she said she was left worrying about whether there was a problem with the policy. She was unable to read through the policy documents ahead of the policies inception and this meant she lost the opportunity to shop around.

Mrs R complained about the information provided at the point of sale. She felt the initial email was unclear about what to expect. The information provided to her on the phone call was incorrect with the timescales set out by the agent not being met. And although there was a 14-day cooling off period, this didn't provide a feasible option for Mrs R to check through everything as she had and wanted to, on the weekend ahead of the policy start date.

Our investigator looked at this complaint and didn't think AFI needed to do anything to put things right. They didn't think the email sent after the application had been made was unclear. And although the full welcome pack wasn't sent ahead of the policy starting, Mrs R was provided with information which set out the key terms and conditions of the policy. They felt the agent didn't give a definitive time frame for the validation checks to be completed, but said they expected them to be completed by the following morning. And although she accepted not having the welcome pack sooner caused inconvenience, she didn't think AFI had done anything wrong.

Mrs R disagreed with the investigators assessment. She highlighted her underlying health conditions and explained why information not being provided in a clear way caused her more distress and inconvenience because of this. Our investigator maintained that while there was some impact on Mrs R with the welcome back not being sent until the policy had started, she didn't think AFI needed to do anything else.

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 decided not to uphold this complaint, for much the same reasons as our investigator. I know Mrs R will be disappointed by this, but I'll explain why.

I've reviewed the email received after Mrs R arranged her policy with AFI. Having done so, I don't agree this provides unclear or misleading information. The first line of this email says the following:

"Thanks for your payment. Your policy has been set up to start from your requested start date."

So in the first line, it confirms the start date of the policy will be as requested. It is the line after this which then says AFI is currently validating the information provided and the welcome pack will be sent after this. But it makes no reference to the start date of the policy being impacted by these checks and it confirmed the checks should be completed in three to five working days.

Mrs R called AFI following receipt of the email and wanted confirmation that the validation checks would not impact the start date of the policy. The agent provided this reassurance and explained the purpose of the checks was to make sure information was correct on the documents. They could see the checks were in progress and they expected these to be completed the following morning. They also explained the office was closed from 3pm and Mrs R says she believed this meant she would have the checks completed by 3pm and the welcome pack sent after this.

I understand why Mrs R felt the pack would be received the day after her phone call. The agent was looking to provide reassurance on the policy and its start date and explained when they felt this would be sent. But it wasn't confirmed this was definite. However, it was confirmed the policy would start on 19 August as planned.

Mrs R says she had planned to read the policy documents on the weekend ahead of the policy starting. When they weren't received, she lost the opportunity to do this and she was unable to use the 14-day cooling off period because of the commitments she has. I appreciate that Mrs R had planned to use the weekend ahead of the policy start date to check over the documents. But the email sent after the policy was taken out said the welcome pack will be sent after the validation checks were completed. It said this could take up to five working days and the checks were completed within this timeframe and sent correctly.

Mrs R has explained why she feels AFI's actions had a greater impact on her and I appreciate why she was worried, when she hadn't received the welcome pack. But I think it was explained this had no bearing on the policy starting on the planned start date. And while Mrs R has said she wasn't able to use the 14-day cooling off period to check the policy documents, this was available to her. And the documents were all sent within the timeframe set out.

The call agent could have been clearer that the welcome pack may not be sent on the 17 August. I think they provided an honest opinion that it looked like it was progressing to be completed the morning after they spoke with Mrs R. When this wasn't received, Mrs R says she was left worrying and this will have added inconvenience. Her plans to review the documents couldn't be completed but as I've said, the cooling off period remained.

Overall, I've not seen there has been a failing which would warrant an award to Mrs R. While she has clearly been worried about the policy starting and frustrated by not having documents at the time she had hoped, AFI provided everything within the time frames set out. So I agree, AFI does not need to take any further action with this complaint.

My final decision

For the reasons I've explained above, I do not uphold Mrs R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 23 September 2025.

Thomas Brissenden
Ombudsman