

The complaint

Mr S has complained about poor service he received from Adrian Flux Insurance Services Group when it offered to provide a quotation for a home insurance policy.

What happened

Mr S held a home insurance policy through the broker Adrian Flux. In October 2024 Adrian Flux called Mr S to discuss a quotation for a policy for another property.

Mr S asked Adrian Flux to call him back at an agreed time on another day. Adrian Flux failed to do this, which it acknowledged and said it was due to high calls that day.

Mr S raised a complaint. He was unhappy that he didn't receive a call back when agreed and said he had waited and cancelled appointments in order to deal with the expected call. He said that he made subsequent calls and an agent couldn't locate his details even though he held a policy with it – and this caused further inconvenience.

Mr S said because he didn't receive a further call back to discuss a quote, he didn't have insurance cover.

On 1 November 2024 Adrian Flux upheld Mr S's complaint. It initially awarded compensation of £30, which it increased to £100 for its poor service and failing to call Mr S back when promised.

It said it initially couldn't locate Mr S's policy due to it being recorded under a different name to the one Mr S provided. It says it offered Mr S quotes in calls on 28 and 29 October 2024 which he declined.

On 6 November 2024 Mr S obtained a quote, but when he called back to pay for it Adrian Flux said it wouldn't arrange a policy for Mr S.

Mr S says Adrian Flux made this decision because he raised a complaint and he believes it is up to a customer to choose who it does business with. Mr S was able to obtain insurance elsewhere. But he says the compensation offer of £100 isn't enough to resolve his complaint.

One of our Investigators didn't recommend the complaint should be upheld. He acknowledged that Adrian Flux had provided a poor service and should have called Mr S back when promised. But he found the compensation award of £100 was toward the higher end of compensation awards we give in similar cases.

Mr S didn't agree and so the case has been passed to me to decide. He says his complaint hasn't been properly investigated and we should have asked him to provide a copy of the quote Adrian Flux provided.

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.

We gave Mr S the opportunity to provide any other evidence he has relevant to the case on 29 November 2024 and again on 20 March 2025. In any event, there is no dispute that

Adrian Flux provided Mr S with a quotation. So it isn't necessary for this service to see a copy of the quotation as it is accepted that the quote was provided.

It's clear that there was back and forth between Mr S and Adrian Flux between 26 October 2024 and 8 November 2024 and Mr S was very unhappy with the service he received.

I agree that Mr S was inconvenienced by Adrian Flux's poor service at times. When things go wrong, we look at what the impact was, how long for, and what a business did to put things right. From its notes, Adrian Flux asked Mr S to provide evidence of loss of earnings for the failed call back on 28 October 2024 to consider his request for more compensation, but Mr S didn't wish to do this.

Based on the information available, I think the award of £100 compensation for failing to call Mr S back when agreed is reasonable and in line with awards we give for poor service in cases similar to Mr S's. It seems the relationship had broken down between the parties after Adrian Flux responded to Mr S's complaint as he remained unhappy. So when Mr S wanted to discuss a further quote with a view to buy, Adrian Flux advised Mr S that it would not arrange a new policy for him as his needs would be better suited elsewhere. A business can decide in these circumstances to no longer arrange new business with a customer. Mr S was able to obtain insurance elsewhere.

I appreciate that Mr S feels very strongly about his complaint. But I've seen nothing to suggest that a higher award of compensation is justified in this case. So I think Adrian Flux has done enough to resolve the complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 May 2025.

Geraldine Newbold
Ombudsman