

The complaint

Mrs D has complained about her car insurance broker, One Call Insurance Services Limited. She is unhappy because she tried to cancel but could not make contact with it.

What happened

Mrs D took out a policy via One Call. When she sold her car she tried to cancel the policy but couldn't contact One Call and couldn't log onto its customer portal. The policy subsequently renewed automatically, with the premium payment being taken from Mrs D's bank card. Mrs D disputed the transaction with her bank, which was successful, and complained to the Financial Ombudsman Service.

The insurer subsequently agreed to mark the renewal as not taken up, allowing Mrs D to keep the funds returned by her bank. It also said it would arrange a part refund for the prior year's premium, to account for the car being sold part way through the year. It instructed One Call to return the funds to Mrs D. Mrs D was pleased with the refund. But felt it was only really what she was reasonably owed. She felt One Call should be providing compensation for the inconvenience and worry she'd been caused trying, and failing, to get in touch with it and going for months with the cancellation unresolved.

One Call said it had only found out about Mrs D wanting to cancel the policy after it had renewed automatically. It didn't think it had done anything wrong.

When Mrs D asked our Investigator to consider her complaint about One Call, our Investigator noted Mrs D had not shown she'd contacted it. Mrs D explained that she had been unable to get through on the live chat option provided by One Call, that phone numbers she'd found on her motor insurance certificate were invalid and that the customer portal would simply not let her sign in. Our Investigator, having taken that into account, wasn't persuaded One Call had done anything wrong. He noted that, once the insurer and One Call were notified that Mrs D no longer required insurance, the policy cancellation was backdated and a refund of premium was provided. He didn't think compensation, in the circumstances, was appropriate.

Mrs D was unhappy. She asked for an Ombudsman's 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 appreciate it was stressful for Mrs D, in the first place, to not be able to cancel the policy for the car she had sold. Also though to then have the policy for that car renew automatically with money taken from her account. However, her policy was set to auto-renew and there was a continuous payment agreement in place. Only then, if I were to find that One Call should have known about Mrs D's desire to cancel the policy would I be able to find the automatic renewal and payment was unfair and unreasonable.

I note Mrs D says she tried to contact One Call via the on-line chat but couldn't get through due to long wait times. That is unfortunate but as contact wasn't made via that method, I can't reasonably say One Call was put on notice about the need to cancel cover. One Call does most of its business via on-line methods – such as the live chat. But it does offer some phone call support. That number is available on its website, but it isn't one that Mrs D tried to use. I note she took some numbers from her motor insurance certificate. Whilst I note those numbers were incorrect, One Call does not produce that certificate.

The main way One Call chooses to administer its business is via a customer portal. I know Mrs D tried to log into this but was unsuccessful. I can see that One Call never explained to her why that might have been. Often portals like this have to be registered for initially, if that process doesn't complete successfully, a policyholder might have difficulty later if they wish to log in. I appreciate that this doesn't help Mrs D now – that she wanted, when she needed to do so last year, to be able to simply log in and make the change. But I haven't seen that any failure of One Call prevented her doing this.

I do understand that this situation was frustrating for Mrs D. I realise she was worried about her insurance still running even though she'd sold her car. I appreciate if an accident had occurred, there could have been some confusion about whether Mrs D was liable, given she had active insurance. However, that didn't happen and whilst Mrs D did have a financial loss in terms of the policy premium, that loss was rectified when the cancellation was backdated. It would clearly have been better if all of that had been avoided, which it likely would have been if Mrs D had been able to get through to One Call. But I can't see that her not being able to make contact with One Call was due to any fault of it. And I can't reasonably have expected One Call to have acted without or until relevant notification was made to it.

My final decision

I don't uphold this complaint. I don't make any award against One Call Insurance Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 27 May 2025.

Fiona Robinson
Ombudsman