

The complaint

A company, which I will refer to as “W” complains about how Crosby Insurance Service (“C”)’s dealt with the renewal of a buildings insurance policy.

Ms D has brought the complaint on behalf of W, so I may refer to her below.

All references to C also include its appointed agents.

What happened

- W’s policy was due to renew in September 2024. A quote was sent to W around 9 days before the renewal date. Ms D raised some queries about the quote which she put back to C.
- C called W, the day before the policy was due to renew, to explain the wrong policy was detailed on the quote and it would provide an alternative.
- This was sent on the same day, but Ms D raised further concerns about some of the answers provided – such as regarding the construction of the roof, which she was said hadn’t been answered accurately. C said it could amend it and generate a new quote or proceed with the policy as it was and make the amendments after.
- Ms D agreed to proceed, but when she received documentation the following day the items she’d raised hadn’t been corrected. She raised a further query to make sure all the information was correct before making payment. However, C didn’t respond until October 2024.
- Ms D said due to the delay in C responding and the unsatisfactory response to the amendments she’d requested, she’d lost faith in it and taken insurance elsewhere.
- In its response, C confirmed it would be still seeking payment for its fees as Ms D had already agreed to renew the policy.
- Ms D raised a complaint with C. In its final response letter, it reiterated its position, so Ms D brought the complaint to our service.

Our investigator recommended the complaint be upheld. She recommended that C remove any cancellation charges and fees and pay W £100 for the inconvenience its actions caused.

C asked for an ombudsman to review the matter, so the complaint has now passed to me.

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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Having considered all the available information, it was clear Ms D was not willing to go ahead with the policy that didn’t accurately reflect the property she was insuring correctly. She set this out to C in her last email in September 2024 on the day of the renewal.

- C didn't respond to Ms D until nearly a month after, meaning any cancellation or cooling off period had been passed. So, it has disadvantaged Ms D and W because of this.
- Ms D had raised multiple concerns with the information C had entered for the renewal and when she didn't hear back from it, she took insurance elsewhere. Its not unreasonable she'd lost faith and if C had come back earlier, W would've likely exercised to cancel the policy.
- Because of this, I don't think W should be held responsible for any cancellation fees or required premiums. C will need to cover these costs.
- I also agree C should pay W £100 compensation as this fairly reflects the inconvenience its actions caused.

So, for these reasons, I uphold this complaint.

Putting things right

To put things right C should:

- Remove any charges for premiums and cancellation of the policy.
- Pay W £100 compensation.

My final decision

My final decision is that I uphold W's complaint.

To put things right I direct Crosby Insurance Services Limited to do as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask W to accept or reject my decision before 14 August 2025.

Michael Baronti
Ombudsman