

The complaint

Mr and Mrs J have complained about the service they received from Uinsure Limited ("Uinsure") following discussions about their insurance premium.

What happened

In 2023, Mr and Mrs J's policies became due for renewal. They contacted Uinsure as they wanted to discuss their insurance premium.

Mr and Mrs J were promised a call back for the next day, but didn't receive it. So they phoned Uinsure back a week later. In this call, they asked for a discount – but instead of offering one, Uinsure suggested Mr and Mrs J remove cover to reduce their premium.

Mr and Mrs J felt there had been a number of service failings, which included that Uinsure had offered them a discount on both the policies they held, but had only applied that discount to one, and that the two policies had discrepancies in cover which caused them concern, so they made a complaint.

In its response, Uinsure said it would compensate Mr and Mrs J for the errors it had made, including that it hadn't added elements of cover to the policy as it had verbally confirmed it had done. And it addressed the issue about the discount, saying it had adjusted the premium to match the agreed new price.

But Mr and Mrs J didn't accept Uinsure's response. They said Uinsure didn't properly address their request regarding the premiums and caused them considerable unnecessary inconvenience and stress, due to their lack of follow up, and mishandling of their complaints. So they referred their complaints to this service.

Our Investigator considered each complaint. She gave Mr and Mrs J her view about the complaint regarding the discount in premiums and the poor service they'd received. She let Mr and Mrs J know that Uinsure had increased its offer of compensation to £300 for its service failings, and that she felt this offer was fair. Mr and Mrs J didn't agree with our Investigator's assessment, so they asked for an Ombudsman to review the case.

This complaint has therefore come 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.

As this is an informal service, I'm not going to respond here to every point raised or comment on every piece of evidence Mr and Mrs J and Uinsure have provided. Instead, I've focused on those I consider to be key or central to the issue. But I would like to reassure both parties that I have considered everything submitted. And having done so, I'm upholding this complaint in line with the latest offer from Uinsure, which I consider fair and reasonable in the circumstances. I'll explain why.

I've listened to some of the recordings of phone conversations between Mr and Mrs J and Uinsure. But I haven't been provided with the recording of the call which was terminated by the Uinsure adviser. As Uinsure hasn't been able to provide the recording of that call, I have no reason not to accept what Mr and Mrs J have said about that conversation. It's clear from their testimony that there was a lack of understanding about what Mr and Mrs J were asking for, and this would've been frustrating for them. I can appreciate, having listened to some of the calls, why Mr and Mrs J would've felt as though Uinsure hadn't listened to them, and had dismissed their concerns. They expressed their disappointment to Uinsure and they've said the call was terminated unfairly, which I understand further compounded their feelings of being disrespected. Whilst Uinsure has said the call was terminated due to it becoming increasingly unproductive, the available evidence hasn't persuaded me that Mr and Mrs J have been treated fairly here.

And I'm satisfied, from what I've seen, that Uinsure should've provided a better service overall to Mr and Mrs J. It made some communication errors such as not calling them back when it promised to, it didn't properly understand their request regarding their insurance premiums, and it failed to adequately respond to their complaint. Its customer service generally fell short of the standard Mr and Mrs J rightly expected, as they felt let down by Uinsure's failed promise of a call back and other issues with communication.

But I haven't seen enough to make me think that a compensatory award of more than £300 is warranted here. Mr and Mrs J have said that the amount offered seems to be low considering the inconvenience they experienced and the time spent trying to sort these issues out. I'm satisfied, however, that based on everything they've told me about the trouble and frustration they experienced in this particular complaint, £300 compensation is fair and reasonable in the circumstances.

Mr and Mrs J can look on our website at how we decide compensation awards for distress and inconvenience. In their case, I can see that Uinsure made repeated small errors which caused Mr and Mrs J some frustration and hassle which required reasonable effort to sort out. So I'll require Uinsure to put things right in line with their most recent offer.

Putting things right

Uinsure Limited should pay Mr and Mrs J £300 compensation for distress and inconvenience.

My final decision

My final decision is that I uphold this complaint and I direct Uinsure Limited to put things right as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J and Mrs J to accept or reject my decision before 4 August 2025.

Ifrah Malik
Ombudsman