DRN-5720732

The complaint

Mr M and Mr Y have complained about the way Xbridge Limited trading as Simply Business dealt with the renewal of their residential landlord insurance policy.

Although the complaint is in joint names, Mr Y has mostly dealt with it. So for ease, I'll mainly refer to Mr Y in this decision.

What happened

Mr M and Mr Y own a property which is tenanted. The property was insured through Simply Business. Simply Business sent them a quote to renew the policy from 26 October 2024. On 23 October Mr Y told Simply Business he didn't want the policy to renew.

Shortly afterwards Mr Y obtained an online quote from Simply Business via a third-party website. Mr Y says Simply Business phoned him several times. He says he took one call expecting an improved quote to be offered but that wasn't the case. He agreed to renew the policy despite this.

Later Mr Y complained to Simply Business. He said during the call he felt pressured to renew the policy. Simply Business didn't think it had done anything wrong. It said when people get a quote from it, it may follow that up with a courtesy phone call which is what it had done in this case.

Mr Y referred his complaint to this service. Our Investigator didn't recommend the complaint be upheld. She didn't think Simply Business needed to do any more about Mr Y's complaint. As Mr Y didn't agree, the matter has been referred 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.

I've listened to the relevant calls between Mr Y and Simply Business. Having done so, I don't believe that Simply Business put unfair pressure on Mr Y.

In the first call lasting around five minutes Mr Y explained that he wanted the policy to lapse as he thought the renewal premium was too expensive. The advisor offered a discount on a policy from the same insurer. Mr Y still thought that was too much. Then the advisor offered to see whether he could get a better deal from other insurers. Mr Y agreed to that. The advisor took some details of the property to be insured. The advisor said he couldn't get a quote lower than the one Mr Y already had. Mr Y said in that case he wanted the existing policy to lapse. The advisor said he had made a note of that on Simply Business's system.

My impression of that call is that although the advisor tried to persuade Mr Y to stay insured through Simply Business, he didn't put any undue pressure on Mr Y but remained professional and courteous throughout the call. I didn't hear anything to suggest that Mr Y didn't want any further contact from Simply Business.

The next day Simply Business rang Mr Y about his online quote. I don't think he indicated to Simply Business that the call was unwelcome. In fact he seemed content to have further discussions about the renewal of the policy. In this call the advisor explained that it couldn't reduce the quote any further. Mr Y said he'd renew the policy as he was running out of time to arrange new cover. So the advisor took payment for the policy to renew.

I don't think it was unreasonable for Simply Business to follow up an online quote with a call, especially since I'm not aware of any evidence that Mr Y had asked for no further contact.

Overall I think it's likely Mr Y decided of his own free will to renew the policy as his existing cover was shortly to expire and I'm not persuaded he was pressured by Simply Business to do so.

I'm aware that Mr Y is also unhappy with the way Simply Business dealt with his complaint. However complaint handling isn't a regulated activity in its own right. So I can't look at that aspect.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Mr Y to accept or reject my decision before 8 September 2025.

Elizabeth Grant
Ombudsman