DRN-5729845

**The complaint**

Mrs S and Mr S complain about Think Insurance Service Limited trading as Bromwich Insurance Services ("Bromwich") for the way it sold home insurance to them. They want Bromwich to compensate them for their losses.

**What happened**

Mrs S and Mr S insured their home and contents with a different provider.

In June 2023, Mr S attended the office of Bromwich, an insurance broker.

Mr S asked for a new insurance policy and wanted Bromwich to 'beat' the price he had been given by his previous insurer.

Bromwich provided details of available policies, and went through Mr S's needs with him. These requirements were used as the basis of cover, and Bromwich obtained a quote for Mr S.

Bromwich provided a statement of facts to Mr S, and Mr S signed this as accurate.

Cover was put in place, on the basis of the information in the statement of facts. This detailed the estimated value of replacing the household contents as £70,000.

After the policy was put in place, Bromwich wrote to Mr S providing his schedule of insurance, and asking for his email address so that the policy booklet could be sent to him electronically. This letter asked that if any information was inaccurate, or if Mr S had any questions, to get in touch.

Mr S did not raise any questions, and the policy remained in place.

In early 2024, Mrs S and Mr S suffered a burglary at their home. A large amount of gold and jewellery were stolen, valued at around £51,000. In addition, cash was taken, and damage was caused.

Mrs S and Mr S claimed on their home insurance policy.

As their claim progressed, it became clear that Mrs S and Mr S's policy did not have sufficient cover limits for the amount of jewellery and gold which was in their home. No specified items had been detailed on the policy, and the policy limited the total amount of high-risk items (such as gold and jewellery) at 12.5% of the total sum insured. This meant there was a cap on the cover for their jewellery of £8750.

Other limits applied to the claim, including for cash stolen from the home.

Mrs S and Mr S considered that their policy was not appropriate for them, and they complained that they had been mis-sold the policy.

Bromwich responded to that complaint in May 2025 rejecting that the policy was mis-sold. It stated that the policy was provided on a non-advised basis and that Mr S had confirmed that the limits of the policy were adequate for his needs.

Mrs S and Mr S complained to us.

One of our investigators looked into this matter and set out their view. This detailed the questions which Bromwich said it had asked Mr S at the point of sale. They considered that there was no evidence of specific needs being set out, and they were satisfied that the information provided about the policy purchased was clear, particularly in respect of the limits of cover.

They therefore did not consider that the policy had been mis-sold.

Mrs S and Mr S did not accept that view and so the matter has been passed for an ombudsman 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 why Mrs S and Mr S are so upset in this matter. They have suffered a very large loss, of very personal and valuable items, and to find that their insurance did not fully indemnify this must be devastating. They have set out that they are left with a large loss, through no fault of their own.

I understand that view, and I sympathise greatly, but I have to look at whether the business did anything wrong.

In this case, I have reviewed the view set out by my colleague and I agree with his conclusion that the sale was not advised.

The evidence, in the form of the statement of facts, does not contain any specific needs which a quote had to meet, and I have not seen any evidence which suggests that Mr S made clear to Bromwich that he had a substantial amount of gold and jewellery in his home which needed to be specially covered.

I have also reviewed the questions Bromwich has provided, which it asks in order to obtain the quotes. This clearly details that the contents level being quoted for is £70,000, and Mr S signed to confirm his understanding of that, and the accuracy of that figure.

I cannot see evidence showing that Bromwich recommended a particular product, or that it was aware of Mr S's particular circumstances which may make him need a higher level of cover.

I also have not seen the details of the previous cover, which Bromwich was asked to 'beat'. In the absence of evidence showing that the previous cover was for a higher level, and with a higher level of high-risk item cover, I think it likely that the Bromwich was searching for cover in similar terms to Mr S's existing cover terms. This would make sense if the terms of a new policy were to be compared to the existing quote.

Overall, I have not seen evidence that Bromwich was made aware of any particular considerations to quote for, and there is evidence that Mr S agreed the level of cover offered as being suitable for him. I do not consider that Bromwich could have known about the higher levels needed for Mr S without this being expressed.

I therefore agree with my colleague’s assessment, and I do not consider that Bromwich did anything wrong.

I understand Mr S and Mrs S’s upset, and I sympathise with their loss, but for this reason I do not uphold their complaint.

## My final decision

As set out above, whilst I recognise that this will be very disappointing, I do not uphold Mrs S and Mr S’s complaint, and I do not ask Think Insurance Services Limited trading as Bromwich Insurance to do anything further.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs S and Mr S to accept or reject my decision before 14 October 2025.

Laura Garvin-Smith
**Ombudsman**