

## **The complaint**

Mr K complains about how Rock Insurance Services Limited dealt with his instruction to cancel his travel insurance policy. Reference to Rock includes its agents.

## **What happened**

In summary, on 26 April 2025, Mr K took out a single trip travel insurance policy for a trip in August 2025. On 10 May 2025, Mr K told Rock he wanted to cancel the policy. That was within the 14 day cancellation period. On the next working day, 12 May 2025, Rock asked Mr K to provide his date of birth, which he provided. Rock asked Mr K several times for his reason for cancelling the policy. Mr K objected to Rock's questions about his reason for cancelling the policy. Rock actioned Mr K's cancellation request on 14 May 2025 and provided him with a full refund of premium.

Mr K complained about how Rock handled his instruction to cancel his policy. Rock apologised for the inconvenience. Mr K didn't think that was sufficient and pursued his complaint. In response to Mr K's complaint, Rock said it aims to process cancellation requests within two working days. Rock said it had sufficient information to cancel Mr K's policy on 12 May 2025 and cancelled it on 14 May 2025.

Rock said it asks about the reason for cancellation for its own purposes and acknowledged Mr K wasn't obliged to provide that information. It said it should have accepted Mr K had declined to give a reason for cancellation on the first occasion and not repeated its request. It said it had given relevant feedback to staff who deal with cancellation instructions.

Mr K wasn't satisfied with Rock's response and pursued his complaint. He says the terms and conditions of the policy don't require him to give a reason for cancelling the policy. Mr K says Rock's requests asking for his reason for cancellation caused delay.

One of our Investigators looked at what had happened. He didn't recommend Mr K's complaint be upheld. The Investigator said whilst Rock could have handled Mr K's cancellation request better, the steps it had already taken to put matters right were reasonable.

Mr K didn't agree with the Investigator. He asked that an Ombudsman consider his complaint, so it was passed to me to decide. Mr K didn't want to tell the Investigator why he disagreed with his conclusions and said he'd be happy to discuss that with the Ombudsman.

## **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.

This service is impartial, and we don't usually speak with only one side to a dispute before coming to a final decision. My role is to consider the available evidence and come to a decision which I think is fair and reasonable. I've read all that's been provided. I have a good

understanding of Mr K's points and I don't need to speak with him for the fair resolution of this complaint and it's rare this is necessary.

Mr K has expressed concern about how Rock handled his complaint. Our service can only consider complaints about financial services. So, I can't consider the additional points Mr K has raised about the handling of his complaint, because it isn't a regulated activity. In this decision, I'm looking at whether Rock acted in accordance with the policy terms and fairly and reasonably in its handling of Mr K's instruction to cancel his policy.

I've taken into account the law, regulations and good practice. Above all, I've considered what's fair and reasonable. The relevant rules and industry guidance say Rock should provide helpful and accessible support to their consumers at all stages of the relationship, ensuring that post sale processes are just as easy to access as the product was to purchase.

Mr K is right to say he is not obliged to give a reason for his decision to cancel his policy. Rock now acknowledges that, but it gave Mr K incorrect information when it said it required his reason for cancelling the policy in order to process the cancellation. And it repeated its request. I think that caused Mr K some inconvenience.

Rock isn't obliged to action a request for cancellation on the same day it's received, or on the day it has all the necessary information to do so. There's no detriment to Mr K as when Rock cancelled his policy, it did so as at the date he first made the request. I think Rock dealt with Mr K's request to cancel the policy within a reasonable time.

It's clear Mr K found Rock's requests for information about why he wanted to cancel the policy frustrating. Whilst I don't think Rock's requests for information from Mr K caused undue delay in the cancellation of the policy, they caused Mr K some inconvenience.

Rock apologised for the inconvenience and says it's given relevant feedback to staff who deal with cancellation instructions. I've thought about whether Rock should do more to put matters right. I think the steps Rock has already taken to put matters right are fair and reasonable in this case. In reaching that view, I've taken into account the nature, extent and duration of Mr K's distress and inconvenience caused by Rock's errors. I don't require Rock to do more than it's already done to put matters right.

## **My final decision**

My final decision is that I don't uphold this complaint as the steps Rock Insurance Services Limited have already taken are fair and reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 27 October 2025.

Louise Povey  
**Ombudsman**