

The complaint

Ms L and Mr R are unhappy that their home insurance policy with One Call Insurance Services Limited (One Call) didn't automatically renew. They're also unhappy with how the renewal was handled.

What happened

In 2018, Ms L and Mr R took out a home insurance policy through a broker - One Call. The policy has renewed each year since.

For the 2024 renewal year, Ms L and Mr R say they weren't provided with an automatic renewal quotation by One Call, so the policy lapsed.

They made a complaint to One Call. It said it would usually send a renewal quotation to its customers 21 days before the renewal date. As One Call is a broker, it relies on the insurers on its panel to provide quotations. One Call says it wrote to Ms L and Mr R to make them aware of the renewal and that it needed further information from them. It said there was only one potential insurer who may have accepted the risk but after providing it with their details, it also didn't accept the risk. One Call said it informed Ms L and Mr R that their policy would lapse on 16 November 2024 and it couldn't provide cover for the next renewal year. It said it hadn't acted incorrectly in administering the policy.

Unhappy, Ms L and Mr R brought their complaint to this service. Our investigator didn't uphold the complaint. She didn't think One Call had treated Ms L and Mr R unfairly.

Ms L and Mr R disagreed and asked for the complaint to be referred to an ombudsman. So, it's been passed to me to make a final 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.

Having done so, I won't be upholding this complaint. I'll explain why below.

- Ms L and Mr R's home insurance policy was due for renewal on 16 November 2024. Insurers/brokers are required to send renewal reminders 21 to 30 days before the renewal date, and I can see a renewal reminder was sent to Ms L and Mr R on 23 October 2024 by One Call. I think they were provided with a fair and reasonable amount of time to think about their renewal options.
- I've considered the letter dated 23 October 2024. One Call said it required further information from Ms L and Mr R before a competitive quotation could be provided. One Call asked them to contact its renewals team either by telephone and provided the number to call or contact its Live Chat service to discuss this further. Based on this letter, there was no confirmation that a renewal policy would be provided but that Ms L and Mr R would need to contact One Call before a quotation could be offered.

- Mr R contacted One Call on 14 and 15 November 2024, just before the renewal date to discuss their options through its Live Chat service and by telephone. The advisor took further information from Mr R and said that the insurer will decide whether renewal would be offered. There was only one insurer offering a quotation but that was subject to the information Ms L and Mr R provided about the property. Once the information was passed on to the insurer, it decided not to accept the risk and One Call informed Mr R without delay.
- Mr R says One Call left it too late to inform them about the upcoming renewal for them to be able to find an alternative insurer. I don't agree. The renewal reminder was sent to them on 23 October 2024 and there's evidence that their customer portal was accessed on 20 October 2024 and on 24 October 2024. Whilst the evidence shows they couldn't access the portal, I think it's more likely than not that they did receive the renewal letter. Ms L and Mr R, however, left it until 14 November 2024 to contact One Call and it informed Mr R that there were no renewal offers except from the one insurer, who also subsequently didn't accept the risk. The policy therefore lapsed on 16 November 2024. So, I don't think it was One Call's fault that Ms L and Mr R were left without a policy at short notice.
- I note Mr R's comments that they weren't sent an email renewal notification as they were in previous years. But as I've stated above, One Call said Ms L and Mr R attempted to access their customer portal shortly after the renewal letter was posted to them on 23 October 2024. The evidence shows they couldn't access the portal but as they made an attempt to, it's more likely than not that they did receive the renewal letter. So, I don't think receiving an email notification would have necessarily changed what happened.
- Mr R says that they had opted in for automatic renewal of the policy. I understand Mr R's concerns. However, opting for this doesn't mean that a policy is guaranteed to renew as this is reliant on insurers offering quotations and ultimately accepting the risk. In the circumstances here, I can see that One Call informed Mr R that there was one insurer who had offered renewal, but this was subject to further information provided. I understand that subsequently One Call had no insurers on its panel to offer the cover. It confirmed this to Mr R and also informed him he can try other insurers elsewhere. This is what One Call would have been expected to do. I appreciate this was a day before the policy lapsed but I'm satisfied that One Call followed the correct process in notifying Ms L and Mr R about the upcoming renewal. And they would have had sufficient time to make alternative arrangements had they been in contact with One Call sooner.
- Overall, having looked at everything, I'm not persuaded that One Call acted unfairly. I realise that this left Ms L and Mr R without a home insurance policy so I'm sorry to disappoint them. But I don't find that this was because of One Call's actions. It follows therefore that I don't require One Call to do anything further.

My final decision

For the reasons given above, I don't uphold Ms L and Mr R's complaint about One Call Insurance Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L and Mr R to accept or reject my decision before 2 February 2026.

Nimisha Radia

Ombudsman