

The complaint

Mr R is unhappy how his broker, Uinsure Limited (“Uinsure”), handled his home insurance policy renewal.

What happened

With the renewal of his home insurance policy becoming imminent, Mr R contacted Uinsure to enquire whether he could get the policy cheaper.

Mr R was asked some questions, which led to Mr R updating Uinsure on a change in his circumstances. Uinsure appeared slightly confused as staff members conferred on the right approach.

Uinsure said it couldn’t provide a non-standard policy which suited Mr R’s needs, so Mr R searched the market for an alternative insurer. Strangely, Mr R ended back with Uinsure and was given a quote for around £30 higher than his original renewal letter, although he was asked to provide further information about his circumstances.

Uinsure liaised with the insurer providing the policy and the policy offer was withdrawn. Uinsure confirmed the insurer wouldn’t be able to provide cover to Mr R given his change in circumstances, but the insurer said it would honour his existing policy to the end of its term.

Mr R felt confused and he sought support from an independent charitable organisation. He felt he was given mixed messages, and this caused him distress on top of other issues he was facing in his life at the time.

Our investigator decided not to uphold the complaint. She thought Uinsure could’ve communicated things clearer, but thought its apology was sufficient in the circumstances. Mr R disagreed, so the case has been referred to an 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.

I want to clarify that it’s the insurers responsibility and decision to decide whether to offer insurance to Mr R. As this complaint hasn’t been set-up against the insurer, I won’t be able to consider this decision here. I’ll only be reviewing the actions by Uinsure, who acted as Mr R’s broker, so was responsible for the administration side of the policy.

Mr R contacted Uinsure when his policy renewal was imminent. Mr R was trying to see if he could get his premiums reduced. As I’d expect, Uinsure examined whether Mr R’s circumstances had changed by asking him further questions, to see if it could help him in reducing his premiums.

However, one of the changes in Mr R’s circumstances, led Uinsure to question whether the insurer would be able to offer Mr R a policy. It took a bit of internal dialogue, but ultimately,

Uinsure reached the right outcome, in that the insurer couldn't any longer offer a policy to Mr R. Which Uinsure correctly informed him. Up to this point, Uinsure acted correctly.

Somehow, after exploring the market for alternative insurers, Mr R came to get a quote issued via Uinsure with his existing insurer. However, the quote was soon withdrawn once the insurer had all the information in relation to Mr R's circumstances.

Ultimately, it's the insurer's decision whether to offer a policy, and Uinsure has acted correctly each time on the advice of the insurer. I appreciate Uinsure could've been clearer in its messaging, for example, when the initial query came in from Mr R. It's unfortunate also, that Mr R's market research led him back to Uinsure and the same insurer, but I think once Uinsure had managed to establish it was the same person again and / or the same circumstances, Mr R again received the same decision from the insurer via the broker.

Uinsure has apologised for this confusion, which I think is sufficient acknowledgement of its mistakes. I think when Uinsure has had all the facts at hand it has tried to help Mr R, but when it couldn't it has informed him appropriately. Therefore, I don't uphold this complaint. Uinsure correctly informed Mr R that his insurer would honour his policy to the end of its current term. I'm pleased Mr R has now managed to find an alternative insurer who is able to cover his requirements in the specific circumstances he has.

My final decision

My final decision is that I don't uphold this complaint. I don't require Uinsure Limited to do anymore.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 5 January 2026.

Pete Averill
Ombudsman