

## **The complaint**

Mr B has complained about his motor trade insurance policy broker, One Sure Insurance Limited. He thinks it gave his insurer incorrect information, didn't assist him and that it has unfairly kept his personal information.

## **What happened**

In February 2024 Mr B contacted One Sure to arrange a policy. He was asked various questions and One Sure arranged cover for Mr B with "K" (K is a broker which offers a policy branded in its name but underwritten by an insurer). In September 2024 Mr B had cause to make a claim for one of his vehicles. K began asking Mr B questions and he wasn't happy to answer them. K later declined the claim and the policy was cancelled. The decline and cancellation, at least in part, occurred due to information K said it wasn't given when Mr B arranged the cover.

Mr B was unhappy with K's decision. But he also felt let down by One Sure. He thought One Sure hadn't given K all of his details or had given it incorrect information. He felt One Sure should have assisted him more and that it should be refunding his policy premium. He asked One Sure to delete all his details from all of its records.

One Sure didn't think it had done anything wrong. But, noting K was returning some of Mr B's premium, it agreed to waive its own fees usually charged in the event a policy is cancelled. It said it wouldn't delete all of Mr B's details – relevant legislation actually required it to keep them. But it said it would amend its records regarding how Mr B's data was processed.

Mr B remained unhappy. He complained to the Financial Ombudsman Service.

Our Investigator was satisfied One Sure had correctly passed details to K when the policy was arranged and that when K had needed details from Mr B, One Sure had correctly passed those requests on. She noted one error by One Sure, when K had contacted it at the start of the policy – but felt that error hadn't disadvantaged Mr B. She identified that Mr B's concerns about One Sure keeping his data were likely best addressed to the Information Commissioner's Office. However, she was satisfied, from a customer service perspective, that One Sure had dealt with Mr B fairly regarding his data – it had noted his requests and responded to him explaining what it would and wouldn't do. She didn't uphold the complaint.

Mr B asked for an Ombudsman's decision. He said he was concerned that One Sure had been working with K against him.

## **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 it was disappointing for Mr B when K declined his claim and his policy was cancelled. Given some of the concerns K raised – about what Mr B had disclosed when

arranging the policy – I can see why Mr B felt One Sure was to blame for the situation he found himself in. I can also see why – given One Sure handled the cancellation on behalf of K – that Mr B has had concerns the two businesses were working together against him. Having reviewed everything, I'd like to reassure Mr B that I've found no issues of concern regarding the way One Sure administered his policy.

I've listened to the call Mr B had with One Sure when the policy was arranged. The details he gave are reflected in the policy documents produced by K. I'm satisfied One Sure gave Mr B reasonable information during the call he had with it and that it passed on the details he gave correctly to K.

K did contact One Sure regarding the information Mr B had shared about his occupation. One Sure didn't follow up on that. It should have done. But the Financial Ombudsman Service doesn't punish a business for a technical failure like that. Rather we look to see whether a failure negatively impacted the policyholder. Here I can see that the policy continued and the issue K had contacted One Sure about was not a factor in the later decline of the claim or policy cancellation. So I'm satisfied that One Sure's failure did not disadvantage Mr B.

Other than regarding the above missed issue, I think One Sure contacted Mr B when it was required. I think it reasonably supported him with K's enquiries by asking for the information K needed and passing on what Mr B told it to K.

I appreciate that, when the claim was declined and the policy was cancelled, Mr B wanted One Sure to delete his details. I can see that One Sure responded to that request and told Mr B that his details couldn't be completely deleted. As our Investigator has said, if Mr B disagrees with that decision, he would need to refer that matter to the Information Commissioner's Office. In terms of One Sure's service to Mr B though, it gave a timely response to Mr B, giving him its answer to his enquiry. I think that was fair and reasonable.

Overall I think One Sure did what it needed to fairly and reasonably arrange and administer the policy on Mr B's behalf. I'm satisfied it dealt with him fairly and I've seen no sign it took action to treat him unfairly such as to create a negative outcome for him regarding the claim and/or policy. I don't uphold this complaint.

### **My final decision**

I don't uphold this complaint. I don't make any award against One Sure Insurance Limited. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 October 2025.

Fiona Robinson  
**Ombudsman**