

## **The complaint**

Mr T has complained that Frontier Insurance Solutions LTD mis-sold a home insurance policy to him.

## **What happened**

Mr T bought a home insurance policy through a broker Frontier in December 2023. The policy started in January 2024 with cover for buildings and contents.

In September 2024 Mr T's home was burgled and he made a claim for damage to buildings and contents, as well as the theft of items including jewellery, cash and a passport.

A claims handler on behalf of the insurer dealt with the claim and settled it in part. The insurer settled the claim in full for the damage to buildings and furniture. But it said it wouldn't meet Mr T's claim for stolen jewellery, cash and passport as they were not specified as personal possessions when he applied for the policy.

Mr T told the claims handler that he understood he would be covered when he applied for the policy. So as Mr T's complaint related to the sale of the policy, the insurer's agent passed his complaint to the broker Frontier.

In November 2024 Frontier didn't uphold Mr T's complaint. It said it had been clear when Mr T applied for the policy as to what he was and wasn't covered for. It said Mr T chose not to include cover for specified personal possessions. The sale was not an advised one, so Frontier said it hadn't done anything wrong.

Mr T remained unhappy and asked us to look at his complaint. One of our Investigators acknowledged that the policy didn't provide cover in the way most standard home insurance policies did. Where this happens, we look at whether a broker clearly set out what it would and wouldn't cover.

The Investigator found that Frontier had been clear enough when Mr T applied online via a comparison website, and through the online journey with Frontier. And he thought the policy documents issued after Mr T bought the policy were clear. As Mr T hadn't bought the cover necessary to meet his needs, the Investigator didn't find this was due to Frontier mis-selling the policy.

Mr T didn't agree. I have addressed his comments in my findings below.

## **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.

When Mr T applied for this policy in December 2023, he did so via a comparison website. It is usual for a customer to be directed to the individual insurer or broker website to answer any specific additional questions before buying a policy. A comparison website will ask general questions about cover and provide a number of quotations, whereas an individual

broker or insurer will then ask specific questions based on the policy they are prepared to offer.

Mr T has provided recent screenshots of the online journey via the comparison website and what that site asks of him. He disagrees that he was asked further questions via Frontier's website when he applied for the policy.

Frontier has provided screenshots of Mr T's online journey for the policy he bought. It has provided a screenshot to show the date and time logged when Mr T answered these questions in December 2023. So I'm satisfied that Mr T's customer journey included the questions provided in the screenshots by Frontier.

Frontier explained that Mr T had added an engagement ring as a specified item on the comparison website, which fed through to theirs. The notes onscreen associated with listed engagement ring say:

*"Items that leave the home" with an additional note saying "individually listed items that I and my family take out and about (personal possessions) these will be automatically covered in the house when you include this cover "*

A table then listed options for Mr T to choose for each item of up to £500, £1,000, or £1,500. The list includes items of jewellery and types of jewellery for Mr T to choose from.

A further screenshot shows four options for Mr T to choose from: for buildings cover, contents cover, items that leave the home, and items that remain in the home. Underneath each option Frontier provided a definition. The relevant cover for Mr T's complaint was defined as:

*"Contents cover - unlimited repair or replacement of the contents of the house which remain in the house."*

*"Items that leave the home - Individually listed items that I or my family take out and about (personal possessions)"*

*"Items that remain in the home - Individually listed items or sets which remain in the home and have a new replacement value over £1,500."*

Mr T says the items he has claimed for had remained in the home at the time of the incident. So he believes they should be covered. He says that Frontier was ambiguous because it didn't provide a definition for the word 'remain.'

But I find that Frontier explained what it meant by contents cover, items that leave the home (personal possessions), and items that remain in the home. I think Frontier was clear that it defined a personal possession as an item that could be taken out and about – and not an item that happened to be in the house at the time of the incident. It provided a list of inclusions to assist Mr T. And Frontier highlighted that items listed under 'items that leave the home' will automatically be covered in the house. I think it is reasonable to say that items such as jewellery, cash and passport are not items that remain in the home: unlike furniture.

Mr T only specified one item: an engagement ring. This was not stolen and so didn't form part of his claim.

Mr T says that other standard insurers operate such that "contents" covers items inside the home and "personal possessions" covers items outside the home, and this significant exception in the case of this policy was not adequately highlighted by Frontier. But from the

information provided by Frontier, I think it was.

I've looked at the policy wording provided when Mr T bought the policy. The policy schedule lists that Mr T is covered for the following:

*"The contents of (Mr T's address inserted here) that remain in the house (except for any mobile phones which are covered while in the home up to £1,500) and the specified Personal Possessions below that you own or are legally responsible for"*

*"We pay for: Any sudden and unforeseen loss or damage over and above £350 up to a maximum of £1,150 for a claim for any one item caused by....burglary."*

The schedule goes on to list the following in line with the level of cover Mr T asked for:

*"Unspecified Personal Possessions: Your items that You can or do take outside the house which includes any bikes, laptop computers, tablet devices, games consoles, phones, handbags, jewellery, watches, sports equipment and musical instruments that You own or are legally responsible for and are not specified as Personal Possessions below"*

*"We pay for: Nil"*

Frontier's schedule went on to list the specified Personal Possession item of the engagement ring which Mr T logged.

Under the Insurance Product Information Document which summarises key inclusions and exclusions it reads:

*"What is not included – Any items not specified that you take outside the house. Additional items can be added."*

So, taking everything into account, I find that Frontier didn't mis-sell a home insurance policy to Mr T. I think it provided Mr T with clear information as to what was and wasn't covered under the policy before and when he bought the policy.

Mr T says he is unhappy with the decision that his claim has not been met in full. However, the outcome of the claim stems from Mr T's complaint that this was because of misinformation given by Frontier when he bought the policy. As I haven't upheld his complaint, it follows that the outcome of the claim won't change.

If Mr T still wishes to specifically complain about the way his claim was settled by the insurer, if outside of the policy terms, he will need to raise this separately with the insurer.

## **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 9 October 2025.

Geraldine Newbold  
**Ombudsman**