

## The complaint

L, a limited company, complains about what One Sure Insurance Limited did at renewal of its combined liability insurance policy. L is represented by its director, Mr J.

## What happened

L has liability insurance arranged through One Sure. In mid-February 2025 One Sure said the policy was due for renewal on 4 March. It provided renewal information and said it would be taking payment using the card details it already held. That payment didn't go through. At the end of February One Sure told L the policy would lapse unless the outstanding balance was paid by the renewal date.

Mr J contacted One Sure to ask if a better quote could be provided and discussed this on 5 March. It agreed to match the price from the previous year which Mr J agreed to. However, that payment didn't go through either. One Sure said it would send Mr J a payment link and payment would need to be made within seven days. Mr J says he didn't receive that link. As payment wasn't received the policy was cancelled on 12 March.

Our investigator was satisfied the link had been sent by email on 5 March and Mr J had also been sent a letter that day confirming payment was due within seven days. He also thought One Sure had made clear to Mr J in its call with him what he needed to do. Mr J would therefore have been aware payment needed to be made and that hadn't taken place. And if he hadn't received the email and letter from One Sure he could have contacted it about this. He didn't think One Sure had done anything wrong.

Mr J didn't agree. He didn't think the information provided by One Sure was correct and thought we should obtain evidence (including metadata) to evidence the emailed link and letter had been sent to him. So I need to reach 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.

Mr J says he didn't receive either the letter or email from One Sure following his call with it on 5 March. However, I've seen system records which say both were sent. There's nothing in those records which leads me to question that. The email address listed matches the address Mr J has contacted our service from and the postal address also corresponds to the contact details we have for him.

I think on balance it's most likely both the email and the letter were sent. I don't consider that I need to see any further evidence in support of that. However, I recognise the payment link record says '*Link unopened*'. So it's possible Mr J didn't receive this. He's also suggested his understanding of the call with One Sure was that it would check if the payment had gone through (after he'd provided authorisation to his bank) and would only send him a payment link if that didn't take place.

However, I've listened to the call between Mr J and One Sure and that isn't what happened. Mr J was clearly responding to messages his bank had sent during the call but having done so the payment was again declined. It was following that the adviser asked if he had online banking (which Mr J confirmed he did) and she suggested it might be easier if to send him a payment link. Mr J agreed that would be the best option. The adviser said if he had any issues with that link to give One Sure a further call. And he had seven days make payment.

In my view Mr J would have been aware from that call he needed to take proactive steps to make payment (and the policy would be cancelled in seven days if that didn't happen). If he didn't then receive the payment link (or letter) from One Sure that would reasonably have prompted him to query the position with it given he'd also have been aware that a fairly substantial payment (of around £1,500) hadn't left L's bank account. In any event the key question I need to consider here is whether the reason payment wasn't made was because of a failing by One Sure. For the reasons I've explained I don't think it was. So it doesn't need to do anything to put things right.

### **My final decision**

I've decided not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask L to accept or reject my decision before 6 February 2026.

James Park  
**Ombudsman**