

## **The complaint**

Mr B complains that AXA Insurance UK Plc unfairly cancelled his motor insurance policy.

## **What happened**

Mr B took out a motor insurance policy with AXA. But when AXA checked the information Mr B gave it, it noticed a claim it hadn't been told about. AXA emailed Mr B requesting he update the claim information. That email said his policy will be cancelled if he didn't update the policy or provide information from his previous insurer.

Roughly two weeks later, AXA sent an email and letter initiating the seven day cancellation process, Mr B was also sent a text message letting him know important correspondence had been sent to him. AXA asked for the claim information it needed again, and said if it wasn't provided in seven days, the policy would cancel.

Mr B then contacted AXA. He said he'd had an incident, but the damage was minor and he never made a claim for it. He said he was in contact with his previous insurer to get the evidence AXA needed to keep the policy running.

Mr B contacted AXA and let it know he was still waiting for information from his previous insurer. But no information was provided by that time the policy was due to cancel, so, AXA went ahead and cancelled Mr B's policy.

The next day, Mr B contacted it with information from his previous insurer about the claim. But AXA said the policy had already cancelled and it wasn't able to reinstate it.

Mr B didn't think this was fair and complained. He said AXA knew he was in talks with his previous insurer and should have given him more time to provide the information. He's said the cancellation is unfair because of the impact of having to declare it when asked about it on future policies.

AXA didn't change its stance, so Mr B brought his complaint to the Financial Ombudsman Service.

Our Investigator didn't think Mr B's complaint should be upheld. She thought AXA had acted in line with the policy, and our approach when cancelling the policy – so she thought it had done so fairly.

Mr B didn't agree and asked for an Ombudsman's 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'm not upholding it. I'll explain why.

Mr B's policy says if he doesn't give accurate information or comply to AXA's requests, AXA

may cancel his policy giving a minimum seven days' notice.

I can see initially AXA had questions around a claim it found that it wasn't told about. I've seen it emailed Mr B asking for details of that claim, That correspondence is clear in what it asked for, gave help and guidance in trying to obtain what was being asked for and also clear in outlining what would happen if it wasn't provided saying that *"Failing to update your policy as per the details above or failure to provide evidence that the information is wrong will result in your policy ultimately being cancelled therefore it is very important you take action either by updating your policy or providing evidence from the previous insurer."*

14 days later, because AXA still hadn't heard anything, it initiated the cancellation procedure giving Mr B seven days to provide the information it requested. I've seen that cancellation notice was sent via letter and email and that Mr B was also sent a text message alerting him to the fact important correspondence had been sent. So I'm satisfied AXA did enough, and what we'd expect it to do when letting Mr B know the policy would be cancelled.

I can see Mr B responded to AXA saying the incident was reported but that the claim was closed by his previous insurer. AXA responded the following day saying what it needed from Mr B again saying *"Failure to update your policy may lead to your policy being cancelled. Until this issue is fully resolved your policy may not be fully validated which may affect any future claims."*

I can see call notes the same day AXA responded, I've not listened to these calls, but the notes suggest AXA told Mr B he'd need to contact his previous insurer to resolve the issue and again confirmed that if the information was provided and the issue resolved, then the policy would cancel (in six days time).

Mr B the following day explained he'd contacted his previous insurer and that they were waiting to hear from the other driver involved in the incident in question.

AXA responded the day after acknowledging the issue. It said in the meantime Mr B should update his policy with the claims information. It reiterated that the policy was set to cancel and without action or information, it would still be cancelling.

Nothing more was heard until the policy was cancelled on the day AXA said it would be. It emailed Mr B confirming this.

In light of the above, I find AXA acted reasonably, it set out what it needed and what would happen, giving enough notice on numerous occasions. Nothing it said was confusing or contradictory and ultimately it did what it said it would do. I understand Mr B has said AXA could have called him. It could have I agree, but it didn't need to. There was clear communication, across multiple mediums, that given Mr B's responses, AXA had good reason to believe he'd received and understood.

In hindsight, I understand why AXA's actions may seem unfair – when the information was provided the following day. But when AXA took the action it did, it wasn't to know the information would be provided the following day. AXA's actions at the time I find, were in line with Mr B's policy, our approach and as a result were fair and reasonable in all the circumstances.

### **My final decision**

For the reasons set out above, 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 B to accept or

reject my decision before 19 February 2026.

Joe Thornley  
**Ombudsman**