

## **The complaint**

Mr A has complained that U K Insurance Limited trading as Direct Line failed to notify him that his car insurance policy was due to renew and failed to renew it.

## **What happened**

Mr A bought a car insurance policy with UKI. In January 2024 he removed the auto renewal option under his policy.

Mr A's policy with UKI lapsed in January 2025. In March 2025 Mr A's car was damaged in an incident and he reported it to UKI with the intention of making a claim. But UKI said his policy had lapsed in January 2025 and so he was not insured with it.

Mr A complained to UKI. But UKI didn't uphold his complaint. So Mr A asked us to look at his complaint. He wanted UKI to provide evidence it had posted renewal invite letters to him before his policy lapsed. And he wanted us to take into consideration previous complaints he had with UKI.

One of our Investigators didn't recommend the complaint should be upheld. She was satisfied UKI hadn't done anything wrong. She explained that this service would only consider the complaint Mr A brought to us, within our jurisdiction.

Mr A disagrees for the same reasons as why he brought his complaint to us. So the case has been passed to me to decide.

## **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 A cancelled the auto renewal option under his policy with UKI in January 2024. In a call with UKI on 3 January 2024, it explained that Mr A's policy would lapse on 24 January 2025, which Mr A accepted. Mr A said his reason he cancelled the auto renewal option was so that he could shop around.

UKI has provided screenshots of its internal system notes which show it dispatched letters to Mr A with renewal details on 26 December 2024, 17 January 2025; and 22 January 2025 to confirm the policy would lapse on 24 January 2025.

An insurer doesn't have to provide evidence of postage by way of recorded delivery. I'm satisfied from UKI's records that they show it dispatched these letters to the address it held for Mr A.

I understand Mr A says he didn't receive any of the letters. This isn't something I can hold UKI responsible for. In any event, as Mr A asked for his policy not to renew with UKI, I don't think it has done anything wrong.

I understand Mr A will be very disappointed with my decision. But as UKI was not the insurer

for Mr A's car when it was damaged, it follows that I don't find it should indemnify his claim.

**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 A to accept or reject my decision before 27 February 2026.

Geraldine Newbold  
**Ombudsman**