DRN-5866107

The complaint

Ms H has complained about the service provided by One Call Insurance Service Limited ('One Call') under her home emergency insurance policy. For the avoidance of doubt, the term 'One Call' includes reference to its agents and contractors for the purposes of this decision.

What happened

Ms H paid One Call for a home insurance policy in July 2024; however, she said that she hadn't received any documentation to confirm cover and was unhappy about the service she'd received. One Call said it couldn't find any policy details under her name and therefore couldn't verify her as a customer, although her complaint letter did contain the correct address. One Call issued a final response which didn't uphold the complaint and didn't include the required referral rights to this service.

Ms H referred her complaint to this service. The relevant investigator upheld her complaint. He was satisfied that One Call had Ms H's correct address and could have used it to search its records and should have made greater efforts to identify her. He also referred to the DISP 1.6 rule as to how complaints should be handled, and he stated that One Call's final response letter had failed to include referral rights and that this could have disadvantaged Ms H. He recommended that One Call pay Ms H £100 in compensation and provide the policy documentation in a way that was suitable to Ms H.

One Call didn't agree with the investigator's view and the case has now been referred to me to make a final decision in my role as Ombudsman.

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.

In reaching this decision, I've considered the submissions of the parties as summarised below. I turn firstly to Ms H's submissions. She said that she'd sent money to pay for a policy however she received no documentation or even an acknowledgement, so she didn't know if she held insurance with One Call and what she was insured for. Ms H said that One Call then asked her on 5 August 2024 if she needed a quote, apparently unaware that she was already insured with One Call. She said that it called her a *'valued customer'* and asked for her vote for good service, to which she said; *'clearly they are comedians'.*

She said that she'd tried to contact One Call on several occasions with no result. Ms H said that an *'anonymous message'* had appeared on her screen stating that Ms H couldn't be contacted because of her *'circumstances',* however no explanation was given. Ms H also thought that she'd been insuring her home contents and thought that the cost of nearly £54 for this was excessive. She referred to One Call as being *'a frustrating, uncaring and useless company'.*

I now turn to One Call's response to Ms H's complaint. It stated that after investigation, it noted that the policy was purchased online in July 2024. It stated that; *'A policy with us cannot be purchased without agreeing to our terms of business'.* It said that during online purchase of a policy, the consumer would be presented with a copy of an information booklet, as well as the insurer's policy wording. This was so that the customer could review and verify the terms and conditions prior to purchase. Following activation of the policy, full documentation would be submitted to the customer portal for the customer to access and confirm the cover. This would include the insurance certificate or schedule and statement of fact and would be confirmed by email with a link to the portal.

One Call said that the decision had been made for its customer service team to operate by means of live chat during the Covid-19 pandemic and the system was subsequently retained *'due to the increased efficiency'.* It stated that this allowed agents to speak with multiple customers at the same time and, overall, decreased wait times and increased hours of availability. It explained that it did have numbers available on its website for elderly and vulnerable customers who might struggle with self-serve via live chat or the customer portal. One Call said that following receipt of the response to her complaint, Ms H could have called it direct to resolve the issue and confirm a method of retrieving her policy documents or to have them sent in an alternative format. It said that it had no cause to manually send the documents based on the correspondence received.

One Call confirmed that neither Ms H nor its *'policyholder'* contacted One Call and there'd been no activity on the file. It said that it didn't have a policy under the complainant's name for the address in her complaint letter. One Call said that it did receive a letter signed from a person of Ms H's surname but that the first name was different to that provided in the policy. As such, *'it was presumed the letter was from a third party, so a response was issued with referral rights removed. We have not received any correspondence before and after this letter was sent to confirm she was the policy holder'.* As such, it stated that even if the address matched, it was highly plausible that the request was connected to an individual not insured through One Call. It added the complaint response was emailed direct to Ms H and provided her with telephone numbers to discuss the policy, and that this gave her the opportunity to reply and to clarify that she was in fact the policy holder.

Finally, One Call apologised for any stress or inconvenience caused, but it denied that any incorrect action had been taken in the administration of Ms H's policy and denied acting outside of the terms of the policy. It agreed that its final response letter should have included a link to this service's website as well as guidelines as to timescales for raising a complaint, however it didn't consider that this had any detrimental impact upon Ms H and nor did it merit payment of compensation. It said that the handling of the complaint and final response letter weren't a regulated activity, so that the service should only look into the event itself, and it sent details of a historical case in this respect.

I now turn to my reasons for upholding Ms H's complaint. Ms H's letter of complaint to One Call was dated 25 November 2024, and it was clear from this letter that Ms H was somewhat confused about the cover which she'd taken out with One Call. She also made it clear that she'd tried to contact it without success and received an *'anonymous message'*. On balance, I'm persuaded that Ms H had made efforts to try to contact One Call. Whilst One Call says that it does have a telephone number which allows the elderly and vulnerable to contact it by phone, it makes it clear that its service is generally operated by means of a live chat facility.

I consider that in this case; One Call hadn't done enough to assist its customer. Whilst Ms H had been able to purchase a policy on-line, it appears that she was unfamiliar with the live chat facility or the on-line portal. I appreciate that Ms H's policy purchase used her first name whilst her complaint used her middle name, however I'm not persuaded that it was *'highly*

plausible' that her complaint was connected to an individual not insured through One Call.

A check for recent policies purchased from the relevant address would have provided additional clarification. It's also most likely that One Call had access to Ms H's date of birth and telephone number from her on-line policy purchase. Bearing in mind the age and probable vulnerability of its customer I consider that it should have made reasonable adjustments in this case and taken upon itself the task of telephoning its customer to offer support. In addition, its written response could have been much clearer and far more helpful in explaining that it wished to confirm the writer's identity.

I note that One Call's final response letter unfortunately didn't contain the required referral right to this service. Nevertheless, I agree that this hasn't disadvantaged Ms H as she'd managed to refer her complaint to this service in any event.

In conclusion, I'm satisfied that One Call failed to provide a fair and reasonable service in this case. In the light of the above failure to assist its elderly customer, I require One Call to pay modest compensation of £100 for the distress and inconvenience caused and to pay this sum immediately on receipt of this final decision. It must also provide the policy in the manner which Ms H requests.

My final decision

For the reasons given above, I uphold Ms H's complaint, and I require One Call Insurance Service Limited to do the following in response to her complaint:

- Immediately pay Ms H £100 in compensation for the distress and inconvenience which its service failure has caused,

- Provide the policy documentation to Mrs H in a manner which is suitable for her needs.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 13 January 2026.

Claire Jones
Ombudsman