

The complaint

Mr and Mrs R complain about a home insurance policy sold to them by Advance Mortgage Funding Limited trading as PRIMIS Mortgage Network. In particular, they say the cover recommended wasn't sufficient and complain about misinformation they say they have been given subsequently.

What happened

The details of what happened are well known to both parties. I will summarise them here.

Mr and Mrs R took out a home insurance policy which provided contents cover, through PRIMIS.

They made a claim for a lost diamond from Mrs R's ring, but it was declined by the third-party insurer. This is being dealt with under a separate reference.

They subsequently also complained to PRIMIS. They said the cover they had been sold was insufficient and that they had subsequently been misinformed by PRIMIS about the level of cover they had and that their claim was going to be paid.

Our Investigator looked into it, but didn't think PRIMIS had made any errors. She concluded that PRIMIS had done nothing wrong with the sale. And that the information they'd given Mr and Mrs R was correct.

Mr and Mrs R didn't agree. They replied in full and amongst their points in reply, they said documentation hadn't been clear and that they had been led to believe that the claim would be covered.

As no agreement was reached, 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.

Having done so, I agree with the outcome reached by the Investigator. Let me explain why.

Mr and Mrs R have said they should have been recommended to take additional personal belongings cover. And if they had been, then their claim for the lost diamond would have been covered.

I have been provided with the fact find and recommendation letter from the point of sale. There is no reference to a ring or any additional items to consider.

The questions and answers provided were:

“Personal Possessions Personal Property amount required: Non Specified...

Specified Personal possessions to be insured out of the property: None”

PRIMIS did say in the recommendation letter, “*You can choose to protect your personal items, over a certain value, while you are in or away from your home, which are not covered as standard under your policy*”. Ultimately, Mr and Mrs R chose not to do that, and I don't find PRIMIS responsible for not recommending additional cover for items that they were not aware of.

Mr and Mrs R have also said that the documentation wasn't clear, but I don't agree. I am satisfied it explains what is covered clearly and the Insurance Product Information Document (IPID) states, “*Contents - your belongings in your home Loss or damage to your contents caused by things like fire, flood and theft – the level of cover you select will be shown in your policy documents. Please check this is enough to cover all your contents as new (including any valuables, bicycles and personal belongings)*”. I don't agree PRIMIS needed to do anything else to make this clearer.

Mr and Mrs R have also complained that they were misinformed by PRIMIS in October 2024 that their level of cover meant their claim was to be successful. I don't agree. The communications said the diamond (with a value under £10,000) would be covered. PRIMIS weren't aware a claim would be made for an item that was lost in the house and not an insured peril. I don't agree they gave any misinformation.

In summary, I am satisfied PRIMIS acted fairly and reasonably during the sale of the policy, in the information regarding it and in their subsequent communications regarding the claim.

My final decision

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R and Mr R to accept or reject my decision before 26 January 2026.

Yoni Smith
Ombudsman