

The complaint

Mr K complains about the way One Call Insurance Services Limited (“One Call”) handled the cancellation of his home insurance policy.

What happened

Mr K purchased a home insurance policy online via One Call in August 2024. One Call arranged the policy for Mr K but isn't the underwriter.

Following this, One Call cancelled the policy since it became aware of a previous claim that Mr K had failed to declare.

Mr K explained the previous insurer had incorrectly recorded an incident on the Claims and Underwriting Exchange (CUE) database and One Call failed to take this into account and cancelled the policy, unfairly.

As a result of the policy being cancelled, Mr K says he has faced increased costs of insuring his property since he's had to declare the cancellation. Mr K complained to One Call and wants it to remove any adverse information it has recorded and to reimburse him for all costs incurred as a result of the cancellation, including increased future premiums. Mr K also wants compensation for the loss of time, stress, and inconvenience caused.

One Call said when he purchased the policy online, Mr K was presented with an information booklet and policy wording to review and verify any terms and conditions applicable to the insurance contract. Once the policy was purchased Mr K was provided with the insurance certificate, schedule, statement of fact, an information booklet, and the Insurance Product Information Document (IPID). One Call says Mr K should have checked the documents to ensure they were correct. Mr K told One Call he had no claims or losses in the previous five years so it was able to offer him a policy. When One Call were in the process of verifying the policy it became aware of an escape of water incident in January 2023. When One Call notified the underwriter about the claim the underwriter confirmed it was not able to offer cover. Since the underwriter was no longer able to offer Mr K the insurance policy One Call had to cancel it, in line with the terms and conditions. Since the policy was cancelled after the 14 day cooling off period Mr K was charged for the time on risk together with a cancellation fee. The remainder of the premium was paid back to Mr K. One Call also reimbursed the cancellation fee after Mr K complained.

Mr K wasn't happy with the response from One Call so he referred his complaint to this Service. One of our Investigators considered the evidence but didn't uphold the complaint. He said Mr K should have told One Call about the incident in January 2023 since he was asked whether he had suffered any loss or damage regardless of whether a claim was made. Since One Call became aware of the incident it had to report it to the insurer who was then unable to provide cover. So the policy was cancelled fairly and the complaint wasn't upheld.

Mr K didn't agree with the Investigator's view so the complaint has come 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'm not upholding Mr K's complaint. I'm sorry to disappoint him but I'll explain why I think my decision is fair.

I should explain that I won't be repeating the entirety of the complaint history here in my decision, or commenting on every point raised. Instead, I've focused on what I consider to be the key points that I need to think about in order to reach a fair and reasonable conclusion. This reflects the informal nature of this Service, and our key function; to resolve disputes quickly, and with minimum formality. However I want to assure both parties I've read and considered everything provided.

My remit here is to consider whether One Call behaved reasonably when arranging Mr K's insurance policy. One Call is the administrator of Mr K's home insurance. The policy is underwritten by another business. To be clear this decision only looks at the actions of One Call.

Mr K was asked whether, *"in the last five years, have you, the policyholder, or anyone else living with you, made any claims or suffered any loss or damage? This includes buildings, contents, or personal belongings and is regardless of whether or not a claim was made"*. Mr K says he reported an escape of water to his insurer in January 2023 but no claim was made, it was recorded for information only.

Having carefully considered this I think the question asked is clear that any incident of damage or loss, regardless of whether a claim has been made, needs to be declared. Mr K failed to declare the 2023 incident and when One Call became aware of it, it had a responsibility to let the insurer know. When One Call did this the insurer confirmed it was unable to offer Mr K a policy.

It is the insurer who said it was unable to provide Mr K with an insurance policy and One Call then cancelled it, after notifying Mr K. I think the price comparison site and One Call provided clear information about what it wanted to know about so Mr K should have been reasonably clear about what he was being asked. It was then down to Mr K to give One Call an accurate answer, for it to pass on to the insurer.

One Call provided policy documents to Mr K. I would have expected they would be checked to ensure the cover and other details were correct. I haven't seen anything to say Mr K contacted One Insurance to ask for any clarification. And so, I wouldn't have expected One Call to do anything more at this stage.

I know this has been a difficult and stressful time for Mr K. However, I think its fair to say most upset has been caused to Mr K because the policy was cancelled, and I can't say that was as a result of One Call's actions. This complaint is about the actions of One Call and not the insurer's decision.

I accept this isn't the answer Mr K was hoping for. But in the circumstances I cannot fairly or reasonably require One Call to do anything differently. So it follows that I don't uphold this complaint.

My final decision

For the reasons explained above, I'm not upholding this complaint.

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

Kiran Clair
Ombudsman