

## **The complaint**

Mr L complains that U K Insurance weren't able to collect his landlord insurance premiums via direct debit.

## **What happened**

The background to this complaint is well known to both parties, so I'm not going to go into great detail here. No disrespect is intended by this. The complaint is, in essence, very simple.

Mr L took out a Landlord insurance policy underwritten by UKI and wanted to pay by monthly direct debit.

In short, the direct debit failed. Mr L believed this was UKI's fault – and having made attempts to resolve the issue, he eventually made a complaint to them.

UKI responded to say they could find no fault with their own systems and advised Mr L to speak to his bank to find out why the direct debit had failed.

Mr L wasn't happy with this and brought his complaint to us. Our investigator looked into it and didn't think UKI had done anything wrong.

Mr L disagreed and asked for a final decision from an 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.

UKI have provided screenshots from their systems. Where the direct debit has failed, this shows a code which indicates the permission to take the funds has been cancelled.

I understand that Mr L's bank appear to be telling him that the problem is not at their end. However, I can see they're saying there are no blocks on the direct debit at their end – at the time they're asked.

Whatever the bank are or are not saying, there's no evidence at all to suggest that UKI have done anything other than try to take the direct debit, using exactly the correct details, which were provided to them by Mr L.

I understand that when the problem came to light, UKI made arrangements for Mr L to pay his premium by a different method. And they've not applied any late payment or other charges.

It's impossible for me to conclude then, on the evidence we have, that UKI have done anything wrong.

Mr L seems to think they have deliberately created a problem in order, in effect, to force him

to take his business elsewhere. I can't see what advantage UKI would gain by doing that. And the evidence they've provided suggests very strongly that they attempted to take the money by direct debit - without any errors on their part.

So, there's no evidence at all which would support me in making a finding that UKI had acted unfairly or unreasonably towards Mr L.

### **My final decision**

For the reasons set out above, I don't uphold Mr L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 2 January 2026.

Neil Marshall  
**Ombudsman**