

The complaint

Ms G has complained that when she amended her home insurance policy through Neos Ventures Limited at renewal, she ended up with a new policy and has lost continuity of cover.

Any reference to Neos includes its trading names.

What happened

Ms G received a renewal invitation from Neos. And she thought she had completed the renewal on 17 August 2025, having removed the home emergency cover. However, she then got an email on 31 August 2025 saying her policy had expired. She called Neos and eventually found out that her policy had ended and a new policy had been set up for her. She complained to Neos about this, as she did not realise this would happen and was concerned about her continuity of cover, particularly the legal expenses cover.

Neos issued a final response letter on Ms G's complaint. It said that Ms G had generated a quotation for the new policy herself and that it started immediately after her old policy had ended. Essentially, it didn't uphold her complaint because it didn't think it had made an error. This was because it didn't accept Ms G could have amended her old policy and then renewed it. It did however say she had continuity of cover for legal expenses, as it was provided under both her policies.

Ms G wasn't happy with Neos's final response and asked us to consider her complaint. One of our investigators did this. She said it shouldn't be upheld because – in her opinion – Neos hadn't done anything wrong.

Ms G doesn't agree with the investigator and has asked for an ombudsman's decision. She has said there was a lack of clear disclosure in the renewal journey, because at no point was she informed that removing home emergency cover would result in her taking out a new policy. And she doesn't believe that Neos has provided evidence that it pointed out that if she modified components of her existing policy it would prevent her renewing it. And she thinks a new policy status might have implications if she makes a legal expenses claim, which often requires the customer to demonstrate continuous cover. And she doesn't feel she has written confirmation of renewal continuity.

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've decided not to uphold it for broadly the same reasons as our investigator.

Neos has provided evidence which persuades me that Ms G could not have simply amended her policy details and then renewed her policy. This evidence is screenshots and an explanation which show that all she could do on the renewal invitation was view her cover

details via a link and then pay to renew her policy if she was happy with the cover provided and the price. Neos has said there was not a link on the invitation that enabled Ms G to amend her cover details, i.e. remove home emergency cover and then renew her policy. And it seems the only way she could have removed this cover was to obtain a quotation for a new policy via Neos's website and then accept this. And it seems Ms G must have unticked the box on the renewal invitation to prevent her policy renewing automatically and paid for the new policy separately. So, the evidence suggests Ms G did not modify her existing policy.

What I've said is all based on the evidence provided by Neos, which I have no reason to doubt. And I can't see any way Ms G could have amended the details of her existing policy and then used the link on the renewal invitation to pay. I say this because it would then have renewed with exactly the same cover and exactly the same price as shown.

I have also noted that Neos has actually said in its final response that Ms G does still have continuity of legal expenses cover, so I think it has fulfilled her request to provide written confirmation of this at least.

It therefore follows that I agree with our investigator that there is nothing to suggest Neos did anything wrong. So, it would not be appropriate for me to uphold Ms G's complaint.

My final decision

I don't uphold Ms G's complaint about Neos Ventures Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 24 January 2026.

Robert Short
Ombudsman