

The complaint

Mr V has complained that Liverpool Victoria Insurance Company Limited (LV) failed to correctly update his address around five years ago under his home insurance policy.

What happened

Mr V contacted LV when he received a renewal quote from it for his home insurance policy in January 2025. He told LV the address was wrong as it was for another house on the same road. Mr V said LV hadn't updated his address correctly when he called it about the change around five years before.

Despite the error, Mr V said he had been receiving letters from LV. But Mr V was concerned that the address LV was using was for a bigger house and so Mr V had been paying too much for his insurance.

LV changed Mr V's address, recalculated his premium for renewal in January 2025 and provided a refund for the difference Mr V had paid since the date he told it the address was wrong.

LV didn't agree to backdate the calculation to the original date Mr V notified it of a change in address. LV said it no longer held the recording of the call due to the time that had passed. It said it couldn't confirm the error was caused by LV.

Mr V complained to LV. But LV didn't uphold his complaint. LV said it had emailed Mr V his renewal documents in previous years since the address changed which showed the address. It said it asked Mr V to check his documents and tell LV if the address wasn't right at the time.

Mr V asked us to look at his complaint. One of our Investigators didn't recommend the complaint should be upheld for broadly the same reasons as LV.

Mr V didn't agree. In summary he says he wasn't aware of the other names of the houses on the road when he moved, so there's no reason for him to have given LV an incorrect address at the time. Mr V says the details about his home were correctly recorded under the policy, but the address wasn't.

Mr V wanted LV to recalculate his premium and backdate any refund due to the date he changed his address with it.

I issued a provisional decision on 5 January 2026 and intended to uphold it. I thought on balance it was more likely than not LV had caused the error in the change of address, as the address details contained house names rather than numbers, and the names were not similar.

Both parties accepted my provisional decision. So the case has been passed back 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.

In LV's final response letter to Mr V dated 18 March 2025, it read;

"I can confirm that each year you were emailed two sets of documents showing the address we had recorded. We do recommend that customers fully check all documentation to ensure all is correct. In view of this, I'm afraid I can't refund you any further payments."

I haven't seen evidence that LV emailed Mr V. But from Mr V's own account, he received LV's renewal documentation in January 2025 even though the postal address house name was wrong. The email listed under Mr V's policy documents matches the email address LV used when communicating with Mr V about his complaint.

There is some responsibility on a customer to check their policy documents are correct when a change is made and at renewal. If there is an issue – or the policy documents haven't been received – we think it reasonable for a customer to let the insurer know promptly.

LV no longer holds a recording of the call where Mr V confirmed his change of address due to the time that has passed. So it says it cannot say LV is responsible for the error.

Mr V says it is obvious the error was with LV. He says the addresses have house names rather than numbers. He says there is no reason why he would give a different house name when confirming his address. Mr V believes LV pulled up the address from a list and recorded his in error with a larger neighbouring property on the same road.

I can see that when LV was made aware of the error, it updated Mr V's details and recalculated his premium. It provided a refund to Mr V for the difference. But LV didn't agree to backdate a recalculation to when Mr V says he advised of the change of address. Mr V says this is unfair.

The recording of the call is no longer available. So I am unable to say with certainty that LV caused the error as there isn't evidence to support this. And as I've said, I think some responsibility falls on Mr V to have checked his policy documents – or contacted LV sooner if he wasn't in receipt of them.

But I find on balance that it's unlikely Mr V gave LV an incorrect house name when he called to update his address. The names of the houses in question are very different. So I think a fair outcome is for LV to recalculate the premium Mr V paid and backdate it to the date he called to change his address. But I don't think LV should pay interest on any refund as I think Mr V could have let LV know about the error at the time.

LV paid Mr V £100 compensation for a delay it caused in replying to his complaint. As our Investigator explained, this service cannot look at complaints about complaints handling. The Financial Conduct Authority sets out what complaints we can look at and these fall under regulated activities. Complaints handling isn't a regulated activity. So I haven't made a finding on whether LV has acted reasonably here.

My final decision

My final decision is that I uphold this complaint. I require Liverpool Victoria Insurance Company Limited to do the following:

- Recalculate the premium Mr V paid from the original date he changed address and provide a refund of any overpaid premium.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 11 February 2026.

Geraldine Newbold
Ombudsman