

The complaint

Miss C complains Advantage Insurance Company Limited (Advantage) unfairly cancelled her car insurance policy.

What happened

Miss C had a car insurance policy with Advantage which started in October 2024. The terms of the policy required her to have a telematics device, which tracked her driving. In November 2024 Advantage contacted Miss C to let her know it wasn't receiving regular driving data from her. It continued to contact Miss C every few months until it cancelled her policy on 30 July 2025. Unhappy, Miss C complained.

In its response to the complaint, Advantage said it had cancelled the policy in line with its policy terms. Miss C remained unhappy, so she referred her complaint to our Service. Our Investigator didn't uphold the complaint. She said Advantage had acted in line with the policy terms when providing the cancellation notice. Miss C disagreed. She said the messages she received in July 2025 didn't clearly state her policy would be cancelled by a specific date.

As the complaint couldn't be resolved, it has been passed to me for decision

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 to not uphold this complaint and I'll explain why.

I'm aware I've set out the background to this complaint in less detail than the parties have presented it. I'm not going to respond to every single point raised. Instead, I've focused on what I find are the key issues here. I assure both parties, however, that I've read and considered everything they've provided.

The starting point is the policy terms and conditions which form the contract of insurance between Advantage and Miss C. The terms of the policy say that it's a condition of the policy for Miss C to share her driving data with Advantage.

Advantage has provided evidence it contacted Miss C by text, email and letter in November 2024, January 2025 and March 2025 to let her know it hadn't received any driving data in a while. It then contacted her again on 16 July 2025 using the same three methods of communication outlined above with the following:

"We recently wrote to you to let you know there was a problem with your driving data. Because we gave you a better price for sharing your driving style with us, we'll have to cancel your policy on 30 July 2025 if you don't fix the problem or get in touch with us before this date to talk this through".

Miss C has said the above text didn't give a clear warning that her policy would be cancelled

by a specific date. But I disagree. I think the above text makes clear that Advantage would cancel the policy on 30 July 2025 if she didn't take any action. I'm also satisfied that Advantage took reasonable steps to advise her of its intention to cancel the policy by using all three methods of communication.

Miss C has said she emailed Advantage in January 2025 to let them know she wasn't driving often. And that she didn't think she needed to do anything further. Advantage said she had sent her email to an unmonitored inbox, so it didn't receive this information. I can understand Miss C's frustration here but it remains the case that Advantage continued to contact her about the driving data problem. And on 16 July 2025, Advantage made clear her policy would be cancelled on 30 July 2025 if she didn't fix the problem or get in touch with it.

For the above reasons, I'm satisfied that Advantage gave Miss C 14 days' notice of cancellation which is above the minimum notice period outlined in the policy terms. And I'm satisfied that Advantage cancelled Miss C's policy fairly and in line with its process which it set out under the policy booklet. So, I don't find Advantage has acted unfairly in issuing its letter of cancellation.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 11 March 2026.

Linda Tare
Ombudsman