## complaint

Mr D is unhappy about Woodstock Insurance Brokers Limited. It was his broker for his house insurance and he feels it didn't look after his best interests.

## background

Mr D used Woodstock for a number of years but then found out it took a commission from his insurer. Mr D felt this was why Woodstock had kept renewing his policy with that insurer. Woodstock said it had looked for other policies for Mr D but this had been difficult due to his claims history. It said when others had been found Mr D chose to keep with the same insurer rather than switch. It explained that, in 2014, it had stopped searching for suitable policies for its clients.

Our adjudicator didn't uphold Mr D's complaint. She was satisfied that Woodstock had previously looked for other cover for Mr D and didn't think it had done anything wrong. Mr D was unhappy so his complaint was passed to me to decide.

## my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's not unusual for a broker to take a fee from its client and a commission from the insurer. That is what Woodstock did here and it told Mr D about the fee at each renewal. If a broker is asked what commission it takes then we would expect it to disclose this. But it doesn't have to unless it's asked.

Woodstock, as do a lot of brokers but not all, works with a panel of insurers rather than having access to the whole market. There is nothing unusual or unfair in that. Most insurers are interested in *any* subsidence that has occurred at the property and *any* history often affects premiums. Also, many insurers won't offer cover to new customers where subsidence has occurred or an existing claim is on-going. There are specialist insurers who won't be so bothered about these things and it seems Mr D was able to find one. That doesn't mean that Woodstock failed him because it didn't find that insurer.

Not all brokers advise about which cover to take. It seems that Woodstock used to work on this basis; in other words it would look for the best cover and recommend it. But it stopped working in this way in 2014. At Mr D's 2015 renewal it sent him details of renewing with his current insurer. It didn't look at what else was available at that time because it wasn't working in that way anymore. Even if it had I don't think the outcome would have been any different to previous years. As it was Mr D found an alternate provider that he was happy with. And this wasn't a provider that Woodstock had access to. So, overall, I'm satisfied that Woodstock didn't fail Mr D or do anything wrong.

## my final decision

I don't uphold this complaint. I don't make any award against Woodstock Insurance Brokers Limited. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 8 February 2016.

Fiona Robinson

**ombudsman**