

## **complaint**

Mr M complains that One Sure Insurance Limited gave him poor service in relation to his motor trade insurance policy.

## **background**

Mr M first took out a policy through One Sure in October 2012. His wife was on the policy as a named driver. Mr M sent One Sure all the information it asked for at the next three yearly renewals of the policy. That included the driving licences for him and his wife. Suddenly, in November 2015, Mr M received a seven-day notice of cancellation from One Sure. He provided further information to it and the policy continued. But some time later, as Mr M and his wife no longer lived at the same address, an extra premium of £109 was charged for her.

Our adjudicator thought it was fair for the extra charge to be made. Mr M's wife was now classed as an employee, not a spouse. But she thought Mr M was shocked and upset by the sudden cancellation notice. It came with no explanation, though Mr M had done all One Sure had asked. And he hadn't been made aware there was a problem with his wife living at a different address. The adjudicator thought £100 compensation would be fair. Since One Sure disagreed, the complaint was passed to me for review.

## **my findings**

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

The policy's underwriter required a higher premium because Mr M and his wife lived at different addresses. One Sure was able to show the increase was applied fairly. But Mr M was also upset and annoyed at the way One Sure told him about the proposed cancellation. He was shocked to receive a short text with no explanation. Mr M said he'd never been made aware that spouses had to live at the same address either. And each year he'd provided copies of both driving licences (with the correct addresses) to One Sure.

There's no doubt Mr M provided all the information he was asked for by One Sure from 2012 onwards. In October 2015 he sent in the documents it requested. After he queried the proposed cancellation, One Sure asked the underwriter what further details were needed to avoid it. Mr M provided them. There was no discussion about the effect on the premium of Mr M and his wife living separately. In December 2015 One Sure informed Mr M of the increase, but he had to contact One Sure again to find out what led to it.

One Sure says if it had known about the two addresses, the right quotation would have been given at the start. But Mr M had already submitted the correct information to One Sure. I think it was reasonable for him to assume that if there was a problem with the addresses, One Sure would have picked it up.

I also think One Sure could have dealt with the cancellation notice better. Mr M wasn't given any explanation for it 'up front'. Mr M was then left thinking all would be well if he just supplied the information One Sure said was still outstanding in November 2015. So he was shocked again when told about the increase in the premium and the administration charge for the change of address.

I know One Sure offered to waive its charge, but I think it could have provided a better service to Mr M overall. I think a modest sum in compensation's fair.

**my final decision**

My final decision is that I uphold this complaint. I require One Sure Insurance Limited to pay Mr M £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 May 2016.

Susan Ewins  
**ombudsman**