

## **The complaint**

X complains that Ageas Insurance Limited (“Ageas”) wouldn’t continue to insure them when they changed the address on their motor insurance policy.

## **What happened**

X had a motor insurance policy with Ageas, which was taken out through a broker.

They moved home and asked Ageas, via their broker, to update its records.

The new house address hadn’t been registered yet, so Ageas said it couldn’t assess the area as being one it could offer car insurance in.

It cancelled X’s policy and recorded that X had cancelled it. A pro-rata refund was made by Ageas.

X wasn’t happy that Ageas couldn’t continue the policy and they complained.

Ageas didn’t uphold the complaint. It said it could take a few months to update its database and it wasn’t able to offer cover in the meantime.

X remained unhappy and brought their complaint to this service. They say they had to take out a more expensive policy and had been caused distress. Our investigator looked into it and didn’t uphold it. She said she thought Ageas had acted fairly.

X didn’t agree with the view and asked that their complaint was reviewed by an ombudsman, so it has been passed to me to make a final 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’m not upholding X’s complaint and I’ll explain why.

Ageas has explained why it wasn’t able to offer X cover at the new address. The postcode hadn’t been registered, which is usually a short process, but insurance companies then need to assess the area for suitability and to develop a pricing structure it can apply to customer premiums.

It said this might take a few months to complete this because its underwriters needed to gather data on the area, which might include claims, and this data takes time to prepare and calculate.

I don’t think it’s unfair of Ageas to need some time to carry this process out and I can’t reasonably require it to provide insurance for a risk it hasn’t been able to fully assess.

X commented that some insurers clearly were able to offer cover when Ageas wasn’t. This is

correct – different insurers will have different processes about how they assess risks, which in this case mean that Ageas could not offer cover but that other insurers can. X is free to exercise their own choice about where they source their cover from, but as I say above, I can't force a company to offer cover.

I can appreciate X found this interruption in cover unwelcome, as it meant they had to source cover elsewhere at a higher price.

Having read the file, X's broker wasn't able to provide a competitive alternative quotation, so X felt forced to buy cover elsewhere.

But as I said above, I don't think that's the fault of Ageas.

I can also see Ageas recorded the cancellation of the policy as X's meaning they don't need to disclose it to other insurers. It also waived charges and fees. I think Ageas' actions here are fair and reasonable, so I'm not going to ask it to do more.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 22 September 2023.

Richard Sowden  
**Ombudsman**