

## **The complaint**

Mr G complains that U K Insurance Limited (UKI) provided him with incorrect documents in relation to his insurance cover with them.

## **What happened**

Mr G had landlord insurance with UKI. He received what he believed were out of date documents and was worried this might lead to a claim being declined. Mr G says UKI didn't take it seriously when he raised this with them, and he has been caused untold distress and inconvenience.

Mr G says if he had made changes to his policy he would have been charged. So, he would like an admission of UKI's errors plus £75 compensation.

An investigator here looked into the matter and noted that Mr G had access to his policy details through an online portal. And that UKI had provided him with a second copy of the policy wording booklet when it was requested. The investigator didn't think UKI had done anything wrong nor prejudiced Mr G's position.

Mr G didn't agree, so the case was passed 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.

Having done so, I don't find UKI to have caused any harm to Mr G. They provided him with documents when he took out the policy, and they provided him with copies on request. He also had access to them online. While I appreciate Mr G has said he avoids using the portal, due to vision issues, UKI has provided evidence that he accessed it.

Specifically, Mr G has said the policy which started in March 2022 was accompanied by documents dated April 2021. He says this is despite new documentation being printed in June and December 2021. So, he thinks he ought to have been provided with the latest version. He also suggests that he only received the December 2021 document when his policy renewed in March 2023. And he asked what about newer versions in 2022?

Mr G has provided photographs of certain pages of documents he has received. But I can't know when he received them or whether there were newer versions he ought to have been provided with. Even if newer versions did exist, they might only be applicable to UKI's newer customers, because typically new documents will only be provided when a new policy is taken out or renewed. It is for UKI to determine which documents apply to Mr G, and sometimes that may be older versions. They've said if a newer version becomes relevant to him, he will be provided with it.

Ultimately, I'm satisfied with UKI's assurances that Mr G has been provided with the correct documentation when taking out the policy and again upon request. He also has access to

them online. Importantly, I haven't seen anything to make me think Mr G has lost out in relation to this issue. I appreciate he's found things frustrating, but UKI have provided him with appropriate reassurance and his fears that a claim may be declined haven't come true.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 14 November 2023.

Will Weston  
**Ombudsman**