

The complaint

Mr D complains that Liverpool Victoria Insurance Company Limited (LV) increased his home insurance premium without permission and failed to respond appropriately to his questions about the policy.

What happened

Just after his home insurance policy renewed, Mr D contacted LV to ask whether it offered a work-related discount. LV replied to say it didn't. But Mr D said his reward scheme definitely included the discount he'd asked about. LV looked into the reward scheme and confirmed that the discount wasn't included.

Mr D then asked LV why it had increased his premium without his permission. LV responded to say Mr D had selected autorenewal. It had issued the renewal letters to him four weeks earlier, in which it explained how he could cancel should he choose to.

Unhappy with its response, Mr D complained to LV. He said LV hadn't been professional because it didn't address his questions, and Mr D didn't understand why LV needed a few weeks to tell him how to cancel his policy.

LV issued its final response to Mr D three weeks later. It didn't think it had done anything wrong, so it didn't uphold his complaint.

Mr D brought his complaint to us, but our investigator didn't think there was any evidence that LV had treated Mr D unfairly.

Mr D didn't agree, and he asked for an ombudsman to consider his complaint.

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.

I understand Mr D will be disappointed by my decision but, on consideration of the evidence, I haven't seen anything to support his complaint that LV treated him unfairly. Therefore, I've decided not to uphold Mr D's complaint. I'll summarise my reasons now.

The regulator's principles say that firms must act in the best interests of their customers and treat them fairly.

Work-related discount

Mr D didn't think LV treated him fairly when it denied providing a particular work-related discount. LV confirmed it didn't offer the type of discount Mr D asked for.

Without access to the relevant scheme, I can't say what is or isn't included. So I've relied on the evidence provided to determine whether LV treated Mr D fairly. I note that LV was able to access the scheme to check whether the discount was available, but the notes confirm it wasn't. When our investigator asked Mr D to provide evidence to confirm the discount, he was unable to.

Therefore, in the absence of any evidence to show that LV provided a discount but didn't make it available to Mr D, I can't say that LV treated Mr D unfairly. I don't uphold this element of complaint.

Premium increase

Mr D said LV increased his premium without his permission. LV provided evidence to show that Mr D had selected autorenewal when he bought the policy. Looking at the renewal documents, I note the following:

- LV sent them to Mr D in plenty of time.
- The new premium was confirmed as just over £50 more than the previous year.
- LV explained how Mr D could opt out of autorenewal.

Mr D confirmed he'd received the renewal documents but didn't read them because they were too long.

Based on this evidence, I'm satisfied that LV notified Mr D of his new premium and he had the opportunity to cancel the renewal if he was unhappy with it. Although he said the documents were too long, the relevant information was prominently placed on the first page. Therefore, I can't say LV did anything wrong when it renewed Mr D's policy at the new premium.

Customer Service

Mr D complained to LV throughout his communications that it acted unprofessionally, and he was unhappy with the time it took and the incomplete responses to his emails. LV acknowledged that Mr D was unhappy with its response time, but it didn't think it had exceeded the timescales allowed.

Mr D asked LV his first question on 31 August. LV responded to Mr D after each contact, either with a direct response to a question or a link to information he'd asked about.

Mr D made a formal complaint on 7 September. LV responded to say it was looking into his complaint and on 28 September it issued a final response.

I've looked at the replies LV sent to Mr D, and the way it handled his communication. I note that LV:

- Explained how Mr D could opt out of autorenewal.
- Explained how he could cancel the policy if he didn't want to renew at the premium quoted.
- Provided links to explanations about its pricing.
- Confirmed it wasn't part of the work-related discount scheme.

- Provided confirmation of the timescales within which it should respond to Mr D's complaint.
- Responded to Mr D's communications promptly, fully and within the relevant timescales.

On consideration of the communication, I haven't seen any evidence to support Mr D's complaint that LV fell short in its customer service standards.

Overall, the evidence persuades me that LV handled Mr D's questions about the discount and policy premium fairly and reasonably, and there's no evidence that it failed to provide a satisfactory standard of customer service in respect of his questions. Therefore, I can't say that LV treated Mr D unfairly or failed to act in his best interests.

I see no reason to require any action of LV in respect of Mr D's complaint.

My final decision

For the reasons I've given, my final decision is that I don't uphold Mr D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 February 2024.

Debra Vaughan
Ombudsman