

The complaint

Mr and Mrs C complain that Advantage Insurance Company Limited didn't renew their home insurance policy.

Mrs C has primarily dealt with things so, for simplicity, I'll refer to her only.

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.

As the circumstances of this complaint aren't in dispute, I'll summarise my findings.

- Mrs C has made a separate complaint about the way Advantage handled a claim she made under the home insurance policy. As that's been considered separately, I won't be considering it here. I'll focus on the policy renewal complaint.
- Mrs C took out home insurance through a broker, H. At the 2022 renewal, Advantage was the underwriter.
- Prior to the 2023 renewal, H told Mrs C that Advantage wouldn't renew the policy. Mrs C asked for more information about Advantage's decision, but her queries weren't answered.
- Our investigator said Advantage wasn't obliged to renew the policy, so she didn't think it had acted unfairly on that point. But it hadn't sufficiently engaged with Mrs C's queries, so our investigator asked it to pay £100 compensation.
- I agree with the investigator's opinion. I'll explain why.
- Insurers are only obliged to offer renewals in very specific circumstances. Mrs C's circumstances mean Advantage wasn't obliged to offer her a renewal. So I don't find it unfair that it chose not to renew her policy.
- When Mrs C asked for more information, it was clear she was concerned about why the policy wasn't being renewed and what implications this may have for her. I think at this point H was acting as administrator on behalf of Advantage. So Advantage was responsible for any actions H took or didn't take answering Mrs C's queries.
- Advantage ought to have engaged with Mrs C to help her understand its decision – either directly or through H as its administrator. But the response was generic and didn't provide any information specific to her or her policy.
- I wouldn't expect it to share confidential, detailed underwriting information. But it could have provided a broad explanation to reassure Mrs C. Because it didn't, I think

she was caused avoidable inconvenience. I'm satisfied £100 compensation is a reasonable remedy to that.

My final decision

I uphold this complaint.

I require Advantage Insurance Company Limited to pay £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Mrs C to accept or reject my decision before 27 October 2023.

James Neville
Ombudsman