

The complaint

Mr A complains that esure Insurance Limited is involved with incorrectly recording that his car has been written off when it hasn't been.

What happened

When Mr A tried to sell his car a dealer told him his insurer had recorded the car as having been written off. He complained to esure who informed him it had not recorded that his car had been written off – no claims had been made and so it wouldn't have had a need to. esure referred him to two different insurers who might be able to help.

Not happy with that, Mr A asked us to investigate. esure provided us with screen shots from the Motor Insurance Anti-Fraud Register (MIAFTR) which showed another insurer – which I'll call "A" – had recorded the information against Mr A's car registration details. However, the name was different. Our investigator concluded esure hadn't done anything wrong. She was satisfied it was A that was responsible for adding the record and so Mr A needs to pursue this matter with it.

Mr A disagrees. He doesn't believe esure has provided sufficient evidence to support the investigator's outcome and he says A will only cooperate with esure about this.

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 A feels strongly about his complaint. But I can only uphold it and make an award against esure if I find it has done something wrong.

esure has provided screen shots of the MIAFTR database, which shows that A has recorded that Mr A's car was involved in an accident on 8 July, albeit with a different person's details. It updated this information to the database on 26 July 2019. Whilst Mr A may disagree, I'm satisfied this information is sufficient for me to reach a conclusion that A is responsible for the incorrect information recorded.

Mr A has said that A will only deal with esure on this matter. I'm not quite sure why that would be necessary. But in any event, Mr A hasn't provided any persuasive evidence that A has attempted to gain esure's assistance with this, and esure has refused. I therefore find no basis on which to uphold this complaint.

If Mr A wishes to pursue this matter further, he will need to do so with A. As the investigator explained, that isn't a matter we can help with as Mr A isn't a customer of A in relation to this matter. Mr A can also take the matter up with MIAFTR.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 21 August 2020.

Claire Hopkins

Ombudsman