

## **The complaint**

Mr O complains Aioi Nissay Dowa Insurance Company of Europe SE (Aioi) have cancelled his motor insurance policy unfairly.

## **What happened**

Mr O took out motor insurance with Aioi which started on 6 December 2019. He was involved in an accident in December 2019 and his car was written off.

Mr O asked Aioi for a number of quotes for different replacement vehicles in the following weeks. So on 16 April 2020 Aioi e-mailed Mr O to ask for various documents to be provided, including a copy of the V5 document. At the same time, they also sent a text message informing him that they'd written to him by post and e-mail and the matter required immediate attention.

The request was for the required documentation to be provided within seven days. The letter explained that if it wasn't received by 23 April 2020 the policy would be cancelled the following day. But the request had the wrong car registration number on it.

As Mr O didn't send the requested information by the required time, the policy was cancelled on 24 April 2020.

On 25 April 2020, Mr O called Aioi and explained that he couldn't get one of the documents they'd requested. He also told them the registration number on the letter was incorrect. The agent incorrectly told him that he could still provide the information and his policy wouldn't be cancelled.

Mr O called Aioi again on 28 April 2020 and was told the policy had already been cancelled and there was nothing further he could do.

Mr O didn't think that was fair. During the time he'd been asked to provide the documentation, his family had been impacted by Covid-19. He complained to Aioi. But they didn't agree they'd done anything wrong. They said Mr O had acknowledged to the agent he'd spoken to on 25 April 2020 that he'd received the document request but had forgotten to act on it. They said if he'd contacted them before the cancellation date of 24 April 2020, they might've been able to offer an extension for him to send the documents in.

They apologised for the incorrect registration number being on the document request letter. But said that this would've only affected one of the documents requested. They said that if any of the other documents had been received in time, or if he'd queried this before the cancellation date, it could've been addressed. So Mr O brought his complaint to this service.

Our investigator looked into the complaint and concluded Aioi hadn't treated Mr O fairly. She felt they hadn't given him enough time to get the documentation to them. Aioi didn't agree. So this complaint has come to me for a final decision.

I issued my provisional decision on 7 June 2021. It said:

*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 intend to uphold this complaint. I know this will be extremely disappointing to Mr O. I'll explain why.*

*I understand Mr O feels very strongly about this matter. And although I have only summarised the background and arguments above, I would like to reassure Mr O and Aioi that I considered everything that has been said and provided.*

*Aioi cancelled Mr O's policy after they didn't receive the information they requested in time. I can only ask Aioi to do something in relation to that if I find they'd done something wrong.*

*Aioi has said that they "normally allow seven days for documents to be provided as per the terms of the policy." But they also said that if a customer needs longer to provide the documents they look at this on a case by case basis but usually allow more time. So I'm satisfied that they treated Mr O the same as their other customers when they gave him seven days to provide the information.*

*From what I've seen Aioi decided they needed to see the requested documents after Mr O had requested a number of quotations for different vehicles. The call notes I've seen say that the documentation was requested because the value of the car Mr O had asked for a quote on was different from a previous value he'd given. So I'm not persuaded that Aioi's request for the information was unfair or unreasonable.*

*I acknowledge that Covid-19 was impacting Mr O and his family. But I'm not persuaded that it prevented him from contacting Aioi between 16 April 2020 when he first received the document request, and 23 April 2020. And I can see that Aioi was open to extending the period of time they'd given Mr O if he'd contacted them in the relevant timeframe to explain he was having difficulties accessing some of the requested information.*

*Aioi wrote to Mr O on 16 April 2020 asking for the listed documents to be sent within seven days. They also warned Mr O that if they didn't receive the requested information they would cancel the policy on 23 April 2020. They sent a letter and an e-mail requesting the same information and giving the same warning. Mr O didn't say he didn't receive the request when it was sent.*

*The letter gave Mr O seven days. As e-mails are received almost instantaneously I'm satisfied he had the full seven days in which to comply with the request. As the letter wouldn't have arrived immediately I'm persuaded Mr O would've had a reminder of the information request when he received it.*

*Aioi used three different communication methods to request the information they needed from Mr O. Those communications were sent to the correct contact details provided by Mr O when he took out the policy. The request did refer to the incorrect registration number. But I'm not persuaded that this error was enough to stop Mr O responding to the request. I'm satisfied that Aioi provided sufficient warning of what would happen if the request wasn't fulfilled. So I'm not persuaded that Aioi did anything wrong when they cancelled Mr O's policy when they said they would. And I don't intend to ask them to do anything else.*

Response to provisional decision

Aioi accepted my provisional decision.

Mr O didn't respond.

**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.

No new information has come to light to change my opinion. So I remain of the view I set out in my provisional decision.

**My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 5 August 2021.

Jo Occleshaw  
**Ombudsman**