

The complaint

Mr G complains Brentacre Insurance Services Ltd didn't pass on information to his insurer, leading to his motor insurance policy being cancelled.

What happened

In September 2020 Mr G asked Brentacre to arrange a motor insurance policy for his car. He was asked for further information by his insurer, including a MOT. He was able to provide everything bar the MOT, as initially there was something he needed to get fixed on his car. After getting this fixed there was then a further delay as a relative of the garage owner where his car was due to be MOT'd sadly passed away. He said this led to delays, and he asked Brentacre to make his insurer aware of this. He then received the letter saying his policy had been cancelled, which happened the same day he got the MOT done. He complained to our service, saying he felt Brentacre hadn't passed on information to his insurer in a timely manner.

Brentacre said Mr G approached them on 7 September 2020 to arrange insurance for his car to start on 18 September. They said they were asked for some further information from the anti-fraud department of Mr G's insurer on 9 September which was received and passed on. Then on 22 October 2020 Mr G's insurer asked for the V5 registration document, and the MOT. Brentacre shared their email exchanges with Mr G's insurer with Mr G, and said they'd acted quickly, decisively, and professionally with Mr G's best interests at all times. They said they couldn't see any delays and had actually chased up Mr G's insurer on several occasions when they weren't replying. Because of that, they didn't think they were responsible for Mr G's policy being cancelled.

One of our investigators considered everything and found Brentacre had communicated with Mr G's insurer in a timely fashion, so didn't think they'd done anything wrong. He also looked at the premium and how it'd been returned – and found this had also been done correctly. So, overall, he didn't think Brentacre needed to do anything further.

Mr G didn't accept this – he said he got his MOT the same day his policy was cancelled and really, they should have waited longer.

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.

Mr G's complaint brought to our service was about whether Brentacre had communicated properly with his insurer to pass on the relevant information about his MOT. So, for me to uphold his complaint, I'd have to be satisfied they failed to do this.

I've looked at the information that's been provided. It shows that whenever Mr G, or his insurer, asked Brentacre to take action they did so promptly.

On 22 October 2020 when Mr G's insurer asked for the V5 and MOT, I can see Brentacre contacted Mr G, received the update about the MOT, and passed that back the same day. This is replicated in all contacts Brentacre received – they acted promptly and efficiently at all times.

So, although it's very unfortunate Mr G's policy was cancelled, I can't say that's as a result of anything Brentacre did. And it seems to me that Mr G perhaps does accept this – as he says "they" should have waited before cancelling his policy. But, although Brentacre may have communicated this, the decision to cancel his policy was taken by his insurer's anti-fraud department, for reasons I can see they've not shared with Brentacre. I can see Mr G was made aware it was his insurer's decision to cancel the policy, not Brentacre's as well.

I've also seen that our investigator looked into how the premium refund was calculated. Mr G hasn't disputed this, and the evidence provided shows Brentacre have acted fairly in how they've calculated the premium refund following the cancellation as well.

Overall then, I've seen nothing to suggest Brentacre caused Mr G's policy to be cancelled, or that they need to take any further action.

My final decision

It follows 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 October 2021.

Jon Pearce
Ombudsman