

## **The complaint**

Mr J has complained about the cancellation of his car insurance policy which Acorn Insurance and Financial Services Limited administered on behalf of the insurer.

## **What happened**

In July 2021 Mr J informed the broker Acorn of a change of address. Acorn on behalf of the insurer asked for proof of address, proof of occupation, proof of purchase of the policy, pages 1 and 2 of the V5 log book, a copy of Mr J's driving licence and a driving licence share code

Mr J provided proof of address. But he didn't provide the other documents. He explained that he had sent his licence to the DVLA to update his address. Acorn asked Mr J to provide proof of posting his licence to the DVLA.

Mr J says he provided this to Acorn. But Acorn said it didn't receive this – and so Mr J's policy was cancelled.

Mr J complained to Acorn. He said he provided proof of postage. But Acorn said it didn't receive it and didn't uphold his complaint. So Mr J asked us to look at things for him.

Our Investigator thought Acorn had acted reasonably and so didn't recommend the complaint should be upheld.

Mr J didn't agree. So the case has been passed to me to decide.

## **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.

On 1 July 2021 Acorn on behalf of the insurer wrote to Mr J and asked him to provide the following documents within the next seven days to prevent his policy from being cancelled:

- A copy of pages 1 and 2 of the V5 logbook
- Proof of address which must be dated within 30 days – examples of evidence was a utility bill, tenancy agreement, letter from HMRC, or bank statement.
- A copy of Mr J's driving license.

Although Acorn said in their final response letter they also asked for proof of occupation and driving licence share code, this isn't in the copy letter Mr J received from Acorn dated 1 July 2021.

Mr J and Acorn has provided documentation to show communication between them from 1 July 2021 until the cancellation date, which was extended to 12 July 2021. Mr J provided proof of address to Acorn. But Acorn says he didn't provide any other documentation.

Mr J said he'd sent his licence to the DVLA. Acorn asked Mr J to provide proof of postage. Mr J says he provided this to Acorn. Mr J has provided us with a photo of a post office receipt for an item sent by registered post to the DVLA on 3 July 2021, along with another post office receipt which is titled "registration document" on the same date, also to the DVLA. But I haven't seen evidence this was sent to Acorn in time.

Acorn says as it didn't receive all of the documents it requested from Mr J, this didn't prevent the policy from being cancelled. As I haven't seen proof Mr J provided Acorn with all of the documents it requested in time, I don't think Acorn acted unfairly in carrying out the cancellation of the policy on behalf of the insurer.

I understand Mr J will be very disappointed with my decision. But based on what I've seen, I'm not asking Acorn to remove the cancellation or do anymore.

### **My final decision**

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 8 April 2022.

Geraldine Newbold  
**Ombudsman**