

## **The complaint**

Mrs J complains that One Call Insurance Services Limited (One Call) recorded incorrect registration details for her car, under her motor insurance policy.

## **What happened**

Mrs J says she was contacted by the DVLA to say she had failed to insure her vehicle. She has insurance in place for her car but on investigation found the registration detailed on her policy was for a different vehicle. This registration is for a Nissan, Mrs J owns a Fiat.

Mrs J had to provide documents and spend time corresponding with the DVLA before it decided not to take further action. Mrs J believes One Call acting as her insurance broker made a mistake and recorded the wrong registration number.

One Call says Mrs J has had her Fiat insured since April 2016. It doesn't have a recording of the call when this car was added to her policy. But it says a certificate of insurance and statement of fact was sent to Mrs J's online portal for her to read. However, it acknowledges she couldn't access this information because of an error with its portal.

One Call says renewal documents were sent every year by post showing the incorrect registration. It says Mrs J didn't notify it the registration was wrong until 2021. This was when she was contacted by the DVLA. It says her insurer applied an additional premium of £41.23 when Mrs J confirmed the correct registration. This was discounted as a gesture of goodwill. No administration fee was charged, and One Call paid the remaining additional premium, again as a gesture of goodwill.

Mrs J doesn't understand how her policy can show the registration for a Nissan and yet also show the car insured is a Fiat. She doesn't think One Call has explained how this can happen as insurance records are taken from a central database using a vehicles registration.

Mrs J says she had two cars insured with One Call. When she updated her address details in July 2019, it did this for one of her cars but not the other. One Call says Mrs J needed to change the address separately for each of her policies, by contacting both of the relevant departments.

Mrs J wasn't satisfied With One Calls response and referred her complaint to our service. Our investigator didn't uphold her complaint. She thought Mrs J could've informed One Call about the issue with the portal. And as renewal information was sent by post, Mrs J should've contacted One Call to highlight the error with the registration. She noted no action was taken by the DVLA and felt £30 was fair to acknowledge the error with the registration.

Mrs J didn't think this outcome was fair and asked for an ombudsman to review her complaint.

It 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.

Having done so I have decided not to uphold this complaint. I understand this will come as a disappointment to Mrs J, but I will explain why I think my decision is fair.

I understand Mrs J's policy was first taken out in 2014. She then changed her car in April 2016, replacing the existing insured car with a Fiat. This instruction was given during a phone call. At this time the correct make and model was recorded on the policy but one letter in the registration was wrong.

We asked One Call for a recording of this call to understand how the mistake was made. It says it doesn't have a recording.

I have thought about Mrs J's comments that the insurance system is set up using a database to pull through a car's details based on the registration number. She doesn't understand how her policy can show a Fiat when the registration relates to a different make and model of car.

We asked One Call for more information to explain how this could happen. It says it can't verify the information provided to its agent, as it doesn't have a recording to listen to. But it believes there is a possibility Mrs J gave the wrong registration. If its agent couldn't find the correct details on the system, it would mean searching for the vehicle make and model and entering the details manually. One Call says its process is for its agent to then confirm the vehicle details and registration back to the customer.

I have thought carefully about Mrs J's comments that vehicle records are kept on a database and this should prevent such errors occurring. I've also thought about One Call's explanation that it will manually input information about the car when the registration doesn't pull through the correct vehicle.

As there is no telephone record, it isn't now possible to say with certainty what happened. The evidence available doesn't show how or at what point the error recording the registration occurred. One Call explains it will manually search for the car details and continue with the quote, where the system pulls through a car that doesn't match that which is confirmed by the customer. This would explain how the renewal continued to be processed in these circumstances.

I have also thought about whether it was reasonable to expect Mrs J to have been alerted to a problem when she received the renewal documentation by post. I have read the documents that were sent, which includes the letter One Call sent in April 2016 when Mrs J first added the Fiat to her policy. The letter says:

*"Thank you for renewing your car insurance through One Call. Please take a moment to read through your documents carefully to ensure all the details are correct and that your demands and needs have been met."*

The incorrect registration for Mrs J's car is set out on the first page.

The second page of the renewal says:

**"IMPORTANT NOTICE**

*The attached proposal form/statement of fact is a record of the answers you gave to the*

*questions we asked during our recorded conversation, or entered by you on our website/comparison site, and forms part of the contract of motor insurance between you and [insurer]. It is therefore very important that you check the information is accurate and complete to the best of your knowledge and belief."*

The renewal information for each of the next five years also shows the incorrect registration number on the first page. The renewals explain the importance of the policy information being accurate and that Mrs J should make contact if this information needs changing.

I can't reliably establish when or how the error with the registration number occurred. But I do think Mrs J was responsible for ensuring the details in her renewal documentation were accurate. I think this information was set out clearly and the importance of the information being accurate was explained. I acknowledge Mrs J wasn't able to view documents on her portal. However, I haven't seen evidence One Call was made aware of this. I think it's reasonable to expect this to be brought to One Call's attention, at an early stage, so it can resolve the problem. It's also clear the renewals were sent each term by post and this information was received by Mrs J.

In the circumstances described I think Mrs J should reasonably have told One Call about the incorrect registration when she received the renewal information in 2016. This would then have prevented any subsequent issues involving the DVLA.

The next point I've considered is that Mrs J says she had to contact One Call to advise of a change of address in 2019, but this change was only recorded for one of her cars, not both. She thinks the address should've been updated automatically for both cars.

We asked One Call why this didn't happen. It says Mrs J had two policies, a 'platinum' policy, and a standard annual policy. It says the address has to be changed separately on each policy by contacting the relevant departments. One Call says Mrs J will have been told about this when she contacted it regarding her change of address. It also says the separate policy documents confirm different contact methods, and contact numbers, relevant to each of the policies.

I acknowledge that Mrs J found One Call's process frustrating. I note her comment that she doesn't think its systems are adequate to ensure information is updated correctly. I have also read the transcripts she provided from her online conversations with One Call, where this is discussed. The business also sent an excerpt of a conversations from June 2021 to show it advised Mrs J that she had to contact its 'platinum team' to change details on that policy.

Although I can understand Mrs J's frustrations, the records I have seen support One Call's explanation of its process, that she has two policies, which it treats separately. I appreciate her view that this process could be made easier, but the process One Call follows isn't something our service can determine. We're not the industry regulator. Our role is to consider individual disputes. But having considered the evidence I don't think it's been shown that One Call failed to act on instructions Mrs J provided or acted outside of its established process.

Mrs J's premium was increased by her insurer when the correct registration information was provided. I understand this increase was subsequently refunded in part by her insurer and the remainder by One Call, which I think is fair.

I can understand that Mrs J was upset when she was contacted by the DVLA, especially as she had paid for insurance cover to be in place. I'm sure this must have been very distressing for her. I'm glad that this has now been resolved and the DVLA isn't taking any action.

I think it's fair that One Call provided £30 compensation and an apology for the issues Mrs J had viewing documents on the portal. And that she was refunded with the additional premium charge. But based on the evidence and for the reasons explained here, I don't think it's been shown that One Call is responsible for the incorrect registration record, or for it remaining uncorrected for several years. So, I can't reasonably ask it to do anymore to resolve this complaint.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 19 May 2022.

Mike Waldron  
**Ombudsman**