

## **The complaint**

Mr F complains that Markerstudy Insurance Company Limited is responsible for poor service in connection with a claim on his motor insurance policy.

Where I refer to Markerstudy, I refer to the above-named insurance company and I include employees and others insofar as I hold Markerstudy responsible for their acts or omissions.

## **What happened**

Mr F had a luxury saloon, first registered in 1999. It had a registration number which Mr F regarded as a cherished registration.

In September 2021, Mr F had the vehicle insured with Markerstudy. Unfortunately, his vehicle was damaged in an incident. So he made a claim to Markerstudy.

Markerstudy said the vehicle was a total loss. Mr F told Markerstudy that he wanted to keep the registration number. On about 21 January 2022, Markerstudy sent Mr F a payment for the vehicle, but said it was holding back an amount pending completion of the plate transfer.

Mr F complained to Markerstudy that it was responsible for delay in sending him documentation and for a poorly handled telephone call.

By a final response dated 25 March 2022, Markerstudy accepted that complaint. It apologised and said it was sending a cheque for £75.00 compensation. Unhappy with that, Mr F asked us to investigate further.

Our investigator recommended that the complaint should be upheld. She recommended that Markerstudy should increase the compensation to £125.00 in total.

Mr F disagreed with the investigator's opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- The compensation is not sufficient for the hassle and aggravation caused to date.
- On this second complaint it does not only revolve around cherished plate, there is the lack communication, long call hold times, poor service etc...
- He should be compensated somewhere in the region of £750-£1000 or above.
- The amount would be due to the stress and anxiety caused leading to ill health.
- Still to date the Markerstudy provided no satisfactory evidence or proof to show that they have contacted the third party insurers. On any occasion he contacted Markerstudy, there was a minimum call had hold time of 2 hours or more.

## **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.

The Financial Ombudsman Service is bound by the Financial Conduct Authority's dispute resolution rules. One of those rules is that a consumer must first complain to the firm and wait for up to eight weeks for a final response before we can investigate a complaint. That means that we usually look at the complaint answered in the final response. There may be subsequent complaints and subsequent final responses that we look at separately.

The complaint I'm looking at is the complaint that Mr F made in late January or early February 2022 and that Markerstudy answered in its final response dated 25 March 2022. Mr F has made earlier and later complaints that I'm not dealing with in this decision.

From Markerstudy's file note on 9 February 2022, I see that on a previous call Markerstudy spoke to Mr F, but then placed him in a queue to the claims department, where he was eventually cut off.

I also see that Mr F was working to a deadline of 21 February 2022 to provide documents to DVLA. Markerstudy sent out the required documents on 9 February 2022. So I accept that - by the shortcomings I've seen in relation to the call and delay in sending the documents - Markerstudy caused Mr F frustration and worry that he was going to lose his cherished plate.

Mr F hasn't provided enough evidence to show that these shortcomings caused him illness.

## **Putting things right**

Overall, I find it fair and reasonable to direct Markerstudy to pay Mr F – in addition to the £75.00 already paid - a further £50.00 for distress and inconvenience.

## **My final decision**

For the reasons I've explained, my final decision is that I uphold this complaint. I direct Markerstudy Insurance Company Limited to pay Mr F – in addition to the £75.00 already paid - a further £50.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 10 August 2022.

Christopher Gilbert  
**Ombudsman**