

## **The complaint**

Mr H is unhappy with the service he's received from I Go 4 Ltd. (IGO4), after he purchased a car insurance policy.

## **What happened**

Mr H purchased a car insurance policy via IGO4 online. After the purchase, he requested his documents be sent by post as offered as an option by IGO4.

In response to Mr H's request, IGO4 emailed Mr H to say he could access his documents in other ways, such as online, or to let them know if he still wanted a postal copy. Mr H confirmed he still wanted a postal copy.

In response to that confirmation, IGO4 again outlined the other ways in which documents could be obtained, and again asked Mr H to let them know if he still wanted a copy. Mr H confirmed, again, he still wanted a postal copy.

Mr H didn't receive the documents. He contacted IGO4 to make changes to his policy, and also made IGO4 aware that he still hadn't received his documents via post. Mr H made a complaint about the service he had received and the call wait times attempting to get through.

IGO4 recognised they had received Mr H's multiple documents requests and had since arranged for these to be actioned. But they said call wait times were outside their control. They said overall that they hadn't been able to identify any poor service.

Mr H remained unhappy and approached this service.

Our investigator upheld Mr H's complaint surrounding the documents issue. She said Mr H had been inconvenienced by having to request documents on multiple occasions. She therefore recommended IGO4 pay Mr H £50 compensation.

IGO4 didn't agree and asked for a final decision from an ombudsman.

## **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've reached the same outcome as our investigator, and for the same reasons.

Mr H asked for his documents via post on several occasions – IGO4 accepts it received those requests. Mr H confirmed he still wanted them via post when IGO4 responded to his requests outlining other methods they were available, and asking if he still required postal documents.

Mr H first requested his documents be sent by post on the day he purchased his insurance policy. The first point IGO4 actioned this request was around six weeks after they were first requested, and after Mr H had requested them several times – and later raised a complaint about the service he had received.

IGO4 says Mr H had access to the documents via his online account so they don't think compensation is warranted.

I don't dispute the documents were available by other means. But the point here is that IGO4 offer the documents via post for those customers that want them, and Mr H wanted them via post - and had to make several requests. And IGO4 ultimately delayed actioning those requests for around six weeks. So, regardless of them being available online, Mr H was still caused inconvenience. And I agree with our investigator that Mr H should be compensated £50 for this.

Mr H has also let this service know that he still hasn't receive a postal copy of his documents.

Mr H is also unhappy with the wait times to get through when he called to make changes to his policy. I recognise this would've been inconvenient for Mr H to have to wait, however, call volumes are outside of IGO4's control. And they apologised for this in their final response.

In any event, I'm satisfied the £50 compensation I'm directing IGO4 to pay Mr H fairly compensates him for the overall inconvenience he's incurred.

### **My final decision**

It's my final decision that I uphold this complaint and direct I Go 4 Ltd. to:

- Pay Mr H £50 compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 December 2022.

Callum Milne  
**Ombudsman**