

The complaint

Mr B complains is unhappy with how Ageas Insurance Limited has administered his motor insurance policy and the details it has recorded on an external database.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on providing my reasons for my decision.

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 agree with the conclusions reached by the investigator for the following reasons:

- The information recorded on an external claims database by Ageas was brought to Mr B's attention by his new insurer, as it said he had not made them aware of an incident he had been involved in. The information recorded on the database correctly detailed the incident, showed that Mr B's NCD had been allowed and the matter closed. Ageas' internal records show the matter was recorded as 'information only'.
- Ageas provided a letter to Mr B confirming the incident was recorded as 'information only'. I think this was a reasonable action to take and one which we usually see insurers do in circumstances such as this. This allowed the new insurer to remove the additional premium it had requested from Mr B.
- I understand Mr B disagrees with the terminology of 'claim' being used to describe this incident however that is standard industry practice. The incident was correctly recorded on the database by Ageas and therefore it would have been available to view by the new insurer Mr B approached. The issue here appears to have been that the new insurer was unaware of the incident and therefore it made further enquiries when the external database was checked. I understand Mr B believes his integrity was questioned however, I don't think Ageas made an error here.
- While I don't think Ageas should have recorded an admin fee against this claim, which it has now agreed to remove in any event. I think this matter is coincidental to the issue Mr B originally complained about. The CUE record itself for the recording of the incident was correct and Ageas took action to confirm it was an 'information only' claim as I would have expected it to do.
- Ageas has agreed to pay Mr B £100 compensation to reflect the upset this matter has caused him and to resolve the complaint. Having reviewed everything, I'm satisfied this is sufficient. I won't be asking Ageas to make a separate apology to Mr B in this instance as I don't think it needs to.

For these reasons, I uphold this complaint.

Putting things right

Ageas has already taken the actions mentioned above to put this matter right, so it doesn't need to do anything further.

My final decision

My final decision is that I uphold Mr B's complaint against Ageas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 January 2023.

Alison Gore
Ombudsman