

The complaint

Mr C complains that Hastings Insurance Services Limited (trading as Hastings Direct) is responsible for poor telephone service in connection with a motor insurance policy.

What happened

For the year from late September 2021, Mr C took out a motor insurance policy. Hastings Direct acted as an insurance intermediary between Mr C and an insurance company. He agreed to pay the yearly cost by monthly direct debits. The last payment of about £25.00 was due on 30 August 2022.

On 1 September 2022, Hastings Direct and Mr C had a telephone conversation about the possible renewal of the policy for another year. The call ended abruptly. Mr C called back and complained to Hastings Direct about being cut off and about call waiting times.

On 8 September 2022, Mr C spoke to Hastings Direct complaints team.

By an emailed final response dated 8 September 2022, Hastings Direct upheld the complaint about the call on 1 September 2022. Hastings Direct apologised for the waiting time and the lack of a call back. It offered to review and cover any phone charges for the call. The final response said that the policy wouldn't renew in late September 2022.

Mr C brought his complaint to us on 8 September 2022.

Our investigator didn't recommend that the complaint should be upheld. She thought that Hastings Direct's apology was fair and reasonable.

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

- He had chosen to leave Hastings Direct.
- Hastings Direct reached out to him to stop him going elsewhere. Hastings Direct hung up on him, then didn't ring back.
- Hastings Direct continued to disrespect him as a customer.
- Hastings Direct terminated another call on 8 September 2022.
- The first complaints person upheld his complaint. So he lost his opportunity to go to another insurance broker.
- The second complaints person arranged a time to call him back but had no intention to do so.
- There was more than enough evidence to warrant compensation.

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 – before we can investigate a complaint – the consumer must've made that complaint to the regulated firm and waited up to eight weeks for a final response.

In Mr C's case, the complaint was on 1 September and the final response was on 8 September 2022. I cannot make findings on events and complaints that post-date the complaint on 1 September which was answered by the final response on 8 September 2022. That includes the following:

- the complaint about the termination of a call on 8 September 2022;
- the complaint about the renewal from late September 2022; and
- the complaint about the complaints-handler in October 2022.

I've weighed up the call recording on 1 September with the screen print record from Hastings Direct. I don't conclude that Hastings Direct deliberately terminated the call. I find it more likely that there was a technical issue.

Hastings Direct didn't ring Mr C back. So he had to ring. Hastings Direct acknowledged in its final response that this was a shortcoming in its service.

I've thought about the impact on Mr C. I accept that he felt that Hastings Direct was disrespecting him. Nevertheless, I don't consider that Hastings Direct caused Mr C a level of distress and inconvenience that calls for monetary compensation.

I'm satisfied that the apology from Hastings Direct was enough. I don't conclude that it would be fair and reasonable to direct Hastings Direct to pay Mr C compensation or to do any more in response to this complaint.

My final decision

For the reasons I've explained, my final decision is that I don't direct Hastings Insurance Services Limited (trading as Hastings Direct) to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 March 2023.

Christopher Gilbert
Ombudsman