

The complaint

Mr B and Mrs D complain that Rock Insurance Services Limited (“Rock”) failed to renew their excess waiver insurance policy and didn’t respond when they tried to make a claim.

What happened

Mr B and Mrs D had a car hire excess waiver insurance policy arranged through Rock, who are an insurance broker.

They bought the policy alongside a travel insurance policy and both started in December 2020.

In December 2021 their travel insurance renewed, but the excess waiver insurance did not.

In January 2022 Mr B and Mrs D were involved in an accident while driving a hire car. They paid the hire car company £804.12 for the excess. They contacted Rock and made a claim.

Rock told them that their policy hadn’t renewed in December 2021 due to a technical issue with its system.

Rock asked for details about Mr B and Mrs D’s claim and said it would discuss the matter further. Ultimately, Rock didn’t provide any further information to Mr B or Mrs D and several months passed without Rock contacting them.

As they remained unhappy, they brought their complaint to this service. They ask for the refund of their excess. They also ask for compensation for the time they have spent chasing Rock.

Our investigator looked into their complaint. Rock didn’t respond to his requests for information, so our investigator issued a view based on the information he had. He said he thought Rock should refund the amount they’d paid for the excess, plus £100 compensation for Mr B and Mrs D’s time spent chasing it for progress during the claim.

Mr B and Mrs D agreed with the view, but Rock didn’t respond. So, the complaint has been passed to me to make a final 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.

I can see from the file that Rock still hasn’t replied to our investigator’s questions.

So, I’ve made this decision using the information I have available, which has been mainly provided by Mr B and Mrs D and includes copies of information sent by Rock about their policy and the claim they tried to make.

I can see that Rock acknowledged that the excess waiver policy didn’t renew due to a

system problem.

Mr B and Mrs D have confirmed that their travel policy did renew and they expected both policies to have done so at the same time. They have said Rock confirmed both were set to automatically renew.

I can perhaps say that I think Mr B and Mrs D should have checked that their policy had actually renewed before they hired the car, but I can follow their logic that they'd bought both policies at the same time from Rock and expected them to automatically renew, and their travel policy had done so.

In the absence of further information from Rock, I think it's fair to say that Rock failed to renew the excess waiver policy, so Mr B and Mrs D weren't able to make a claim on it. I don't think that's good service from Rock, and it follows that I think Rock should therefore refund the amount Mr B and Mrs D paid, which is £804.12.

It's also clear that Rock's service during the claim has been very poor, which I can see has meant Mr B and Mrs D have spent a significant amount of time chasing it for progress under the claim. I have thought about the amount of compensation that's suitable, and I think £100 is in line with this service's guidelines.

My final decision

For the reasons set out above, my final decision is that I uphold this complaint. I direct Rock Insurance Services Limited to pay Mr B and Mrs D:

- £804.12 to refund the hire car excess paid by them.
- £100 for their inconvenience caused by its poor claims service.

Rock Insurance Services Limited must pay the amount within 28 days of the date on which we tell it Mr B and Mrs D accept my final decision. If it pays later than this, it must also pay interest on the amount from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs D to accept or reject my decision before 27 March 2023.

Richard Sowden
Ombudsman