

The complaint

Mr J has complained that Extracover Limited refused to provide motor insurance for him. He bought a flexible car hire and reward policy for courier drivers.

What happened

Mr J bought a commercial vehicle policy with Extracover. Extracover provide cover for up to 30 days at a time under the policy. Extracover provides a Certificate of Enrolment (COE) which gives the dates of cover and the courier companies it provides cover for Mr J to drive for.

A courier company contacted Extracover and provide it with a copy of a COE from Mr J. After examining the COE, Extracover found it had been altered. So it made the decision not to offer Mr J future cover.

Mr J complained to Extracover. He said he didn't alter the document. But Extracover didn't uphold his complaint. So Mr J asked us to look at things for him.

Our Investigator didn't think Extracover had acted unreasonably. It was entitled to decide not to offer cover to Mr J from the information it had. It hadn't recorded a cancellation of the policy against Mr J.

Mr J didn't agree and wants an ombudsman to decide.

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.

Extracover has provided a copy of the original COE it provided Mr J with and a copy of the altered COE.

As Extracover explained, it provides cover for up to 30 days at a time. The original COE shows a date of 30 days for cover. The altered COE shows a period of cover of 13 months. The registration number is in capitals on the original COE, but is in part lower and part capital letters on the altered COE.

An insurer is entitled to decide not to offer insurance if it has reasonable grounds to do so. In this case, I think Extracover has shown that it's decision was reached reasonably. I therefore don't think Extracover has done anything wrong. Mr J hasn't provided any alternative information to evidence otherwise.

I'm sorry to disappoint Mr J. But this means I'm not upholding his complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 30 March 2023.

Geraldine Newbold
Ombudsman