

The complaint

Mr W is unhappy with how Well Dunn Limited trading as Insurance Revolution Broking Services (“IRBS”) dealt with a renewal for a commercial motor policy.

What happened

The details of this complaint are well known by 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.

I understand Mr W has strong views about what has happened. I want to assure him I’ve read and carefully considered everything he’s said.

My findings focus on what I consider to be the central issues, and not all the points raised. This isn’t meant as a discourtesy. But the purpose of my decision isn’t to address every single point the parties have raised or to answer every question asked.

My role is to consider the evidence presented by Mr W, and by IRBS, to reach what I think is a fair and reasonable decision based on the facts of the case.

Having considered everything I agree with the conclusion reached by the investigator that the complaint should be upheld and compensation of £200 awarded. I do so for the following reasons:

- It is acknowledged IRBS repeatedly called Mr W in order to renew his policy. Mr W was unsure of whether he would be continuing in his occupation and therefore was undecided about this. I can understand why that was, however, he did ask to be called back on each occasion and IRBS followed that instruction.
- Ultimately Mr W asked for the policy to be renewed on the same basis as previously, Mr W has alleged he was ‘forced’ into this course of action, but I disagree. I understand his circumstances meant he was unsure of whether to continue the policy however I can’t say IRBS acted incorrectly by following his instructions.
- IRBS has acknowledged it didn’t fully take into account what Mr W was explaining to it about his circumstances and that it should have placed him with an insurer that offers a pro rata refund of premiums. As it was likely he would probably cancel the policy at some point in its lifetime. It also acknowledges it could have been clearer with Mr W about this matter.
- IRBS has made sure Mr W has only paid for the days he was on cover, and it refunded the new business fee it charged at the start of the policy and has waived

the cancellation fee. I think this is reasonable as he has had the benefit of insurance coverage for those days.

- IRBS didn't confirm Mr W could 'remove' the courier element of the policy. It is usual these policies are cancelled, and new ones set up in this circumstance. This is why the cancellation terms of the policy that was set up was important here. And I've set out above that I'm satisfied IRBS has taken action to put this right.
- Mr W has said IRBS doubted his integrity when it questioned him about claims information contained on an external database. I realise why this would have caused Mr W some concern however these are standard checks that insurers make to ensure policies are set up with the correct information. I don't think IRBS acted incorrectly here and ultimately Mr W has confirmed the information was correct.
- Mr W has raised additional matters about how he has been previously treated by IRBS and other issues he has with the way in which it has acted. I have not considered these here as these would form a new complaint which Mr W would need to make to IRBS in the first instance.
- Having considered everything, I do think in addition to the action IRBS has already taken, it should offer compensation to Mr W to reflect the impact its poor service has had. And I think the £200 proposed by the investigator is fair and reasonable in this instance.
- This service is not set up to fine or punish businesses, I make my decision on what I believe is fair and reasonable in all circumstances of the complaint.

For the reasons above, I uphold this complaint.

Putting things right

To put things right IRBS should pay Mr W £200 compensation.

My final decision

My final decision is I uphold Mr W's complaint Well Dunn Limited trading as Insurance Revolution Broking Services. I direct it to put matters right as I have set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 13 April 2023.

Alison Gore
Ombudsman