

The complaint

Mr B complains that BISL Limited didn't provide him with confirmation of his full no claims history.

What happened

Mr B had a car insurance policy with BISL that renewed each year from 2016. In January 2023 it decided not to offer renewal for another year. Mr B requested confirmation of his no claims history. He provided evidence that he said showed he had 27 years. However BISL said the evidence provided only showed 25 years no claims, so it issued a document confirming this amount.

Mr B was unhappy with this and made a complaint. BISL didn't uphold it so he brought it to this service.

After the complaint came to this service Mr B provided our investigator with further proof of his no claims history, that he said he had already sent to BISL. Our investigator asked BISL to confirm if it has been received and if it changed the outcome of the complaint. BISL said that the new information had been received by it shortly after it had issued its final response on Mr B's complaint, and had been overlooked. However it said that the evidence now met its criteria for proof of no claims history and said it would issue a letter confirming Mr B had 27 years rather than 25.

Our investigator thought this was a fair resolution. She said while she could see Mr B had suffered some mild inconvenience by BISL's initial oversight she didn't think the impact was enough to warrant any compensation.

Mr B didn't agree. He said in order to get the correct no claims history confirmed he'd had to spend hours writing emails, taking photos and coming to this service. And this had caused him significant inconvenience. He thought BISL should pay £200 compensation to make up for this. He asked for his complaint to be reviewed by an ombudsman.

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.

BISL has now agreed to provide Mr B with confirmation of his 27 years no claims history. So all that's left to consider is whether any compensation is due.

When considering compensation, I first need to consider if the business got anything wrong. And where I find it has, consider the impact this had on its customer.

Here, Mr B has said BISL should have provided him with confirmation of his full 27 years no

claims history when he originally requested it. I've considered this and I agree BISL could have provided this earlier. Initially Mr B didn't provide enough evidence to allow BISL to confirm the full 27 years. The information he provided had key information missing and BISL pointed this out at the time and issued the 25 years no claims history that it was able to confirm. I think this was reasonable at the time.

However Mr B said he provided the full information to prove he had 27 years on 26 January. And BISL took no action until this service got involved. BISL has accepted that it received the full information but overlooked it. However once it was brought to BISL's attention it took action to rectify it and offered a letter to confirm his full no claims history.

Based on this I agree BISL did get something wrong, it should have acted on the information Mr B provided sooner. However I don't agree this has caused Mr B a significant impact. He has only been without the document for around a month more than he should have been and I've not seen that this has disadvantaged him. Most insurers only consider no claims discounts up to around nine years. And Mr B has provided nothing to show he has had to pay more because of the delay.

And, while I can see Mr B has contacted BISL a number of times, initially he hadn't provided sufficient information in order for BISL to provide confirmation of the full 27 years. So I can't consider the inconvenience up until this point. And once he had provided the full information at the end of January, I don't think it has caused him significant inconvenience after. BISL has apologised for overlooking the information and I think this is sufficient in the circumstances. So I won't ask it to do anything more.

My final decision

For the reasons I've given, I don't uphold Mr B's complaint,

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 26 April 2023.

Sophie Goodyear
Ombudsman