

## **The complaint**

Mrs K is unhappy with how One Call Insurance Services Limited (“One Call”) has administered her car insurance policy. She says she informed it she had points on her licence, but this information wasn’t passed to the insurer resulting in a claim settlement being reduced.

## **What happened**

The details of the complaint are well known to 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.

Having done so, I agree with the conclusions reached by the investigator for the following reasons:

- It is only possible to make certain changes to a policy through the online portal. These are changes such as adding business use, changing the vehicle insured, removing a driver, update a registration, adding a driver and changing an address.
- There is a note that says, *“If you need to change anything that is not listed above or make multiple changes please contact our live chat team”*. I’m satisfied therefore the only way Mrs K could have provided information to One Call about the points on her licence is if she contacted by live chat or used another method of communication.
- I’ve looked at the access history to Mrs K’s policy which has been provided by One Call, this lists each time the policy has been accessed either by Mrs K or via a member of staff. There is no evidence that Mrs K contacted One Call by live chat or other means around the same time she changed her vehicle in November 2021 or around the time of the policy renewal in February 2022. So, I’m satisfied One Call has not made an error here.
- It maybe Mrs K is recollecting the original quote journey she made or perhaps she may have looked around for different insurance to compare prices, around the time she bought her new car.

For the reasons above, I do not uphold this complaint.

## **My final decision**

My final decision is that I do not uphold Mrs K’s complaint against One Call Insurance Services Limited.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs K to accept or

reject my decision before 28 July 2023.

Alison Gore  
**Ombudsman**