

The complaint

Mr B complains that Business Insurance Solutions Limited (BISL) overcharged him for a commercial vehicle policy.

What happened

Mr B took out a policy with BISL. When validating the policy, BISL said Mr B's no claims discount (NCD) couldn't be used toward this policy. It said the policy would be cancelled, and a new one, with the correct NCD, and consequently a higher premium set up in its place.

But Mr B said he had two policies running at the same time, the initial one, with the incorrect NCD, and the new one, with correct NCD. While BISL were investigating this, Mr B was charged again for both policies.

BISL acknowledged its error and agreed to refund any incorrect payments Mr B was charged.

But Mr B said this hasn't been done, so he complained to BISL.

BISL didn't respond, so Mr B brought his complaint to us.

Our investigator recommended the complaint be upheld. He said he'd seen BISL confirm Mr B should get a refund, but he'd not seen anything confirming that refund had been given. He recommended BISL pay Mr B £359.44 for the payments, £3.89 for the direct debit interest and 8% simple interest on the total amount to compensate for the time Mr B was without the funds. He also recommended BISL pay Mr B £100 compensation.

BISL didn't respond, so the case has come to me to issue a decision on.

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'm upholding this complaint. I'll explain why.

- I've seen Mr B was informed he'd get a refund of the payments taken in error. But we've not been provided any information to evidence this refund took place, despite asking for it from BISL on a number of occasions.
- Without evidence this refund was given, the only evidence we have is Mr B's testimony that the refunds haven't been given to him
- So, BISL should now process the refund, add interest, and compensate Mr B for the distress and inconvenience caused by having to chase it.

My final decision

For the reasons set out above I uphold Mr B's complaint and require Business Insurance Solutions Limited to:

- Pay Mr B £359.44 which represents the payments BISL took in error
- Pay Mr B £3.89 which includes the direct debit interest on these payments – also taken in error
- Pay Mr B 8% interest on the two points above. Interest should be calculated from the day the payments were taken, to the day BISL makes this payment
- Pay Mr B £100 compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 September 2023.

Joe Thornley
Ombudsman