

The complaint

Mrs J complains about how Brightside Insurance Services Limited have administered a motor insurance policy.

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 that the case should be upheld. I do so for the following reasons:

- Brightside made an error when processing payment instructions for Mrs J's policy, this meant payment for the policy wasn't taken. It also gave Mrs J incorrect information as to why this had happened and also threatened to cancel the policy. Mrs J had to make several calls to sort the matter out.
- The non-payment of the policy caused Mrs J to worry about the consequences of potentially being uninsured. I can reassure Mrs J, as Brightside did, that she would have been covered had something happened.
- Mrs J later had difficulties accessing information on a portal and I think Brightside could have done more here to assist her. This naturally caused Mrs J frustration.
- Overall, I think the level of service offered by Brightside could have been better. I think it should pay Mrs J £150 to reflect the impact this had on her.

My final decision

My final decision is that I uphold Mrs J's complaint against Brightside Insurance Services Limited. I direct it to pay Mrs J £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 19 October 2023.

Alison Gore
Ombudsman