

The complaint

Miss T's representative complains on her behalf that Liverpool Victoria Insurance Company Limited (LV) left her uninsured after it recorded incorrect details of her car on her motor insurance policy.

References to Miss T, or her representative, will include the other.

What happened

Miss T held a motor insurance policy with LV. In January 2023 she changed her car and contacted LV to update the details. She provided the details of her new car which included the registration number. This change was confirmed in a letter to Miss T.

In August 2023 Miss T received her annual insurance renewal invitation from LV. She noticed the last three letters of the car registration and the model of car were recorded incorrectly on the documents.

Miss T spoke to LV about the incorrect information. LV accepted it had made a mistake and it corrected it. During the call she complained that LV's mistake had left her uninsured from January 2023 when she changed her car to August 2023 when she had noticed the mistake.

LV apologised and said that as soon as it was made aware of its mistake it acted immediately to make things right. It paid Miss T compensation of £100 for the inconvenience and upset its mistake had caused.

Because Miss T's representative was not happy with LV, they brought the complaint to our service.

Our investigator did not uphold the complaint. They looked into the case and said LV had done as they would have expected because it rectified its mistake and confirmed it would have honoured a claim if there had been one. They said the £100 compensation paid was appropriate in the circumstances of this complaint.

As Miss T's representative is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

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 looked at the policy paperwork sent to Miss T from LV when she changed her car in January 2023 and also the annual renewal letter that was sent in August 2023. I saw on both of these letters her car registration was recorded incorrectly.

Miss T did not notice the mistake on the paperwork sent by LV in January 2023, however she noticed it on the renewal invitation paperwork that was sent in August 2023.

I saw when she contacted LV in August 2023 it accepted it had made a mistake. It made the correction to the details of her car straight away and sent out policy paperwork with the correct details.

I understand Miss T's representative said she was uninsured during the time the incorrect registration was recorded on her policy and feels if she had needed to make a claim during that time there would have been a problem. They said LV should refund her policy premiums during this time.

LV confirmed to Miss T's representative that she would have been fully covered had anything happened to the car when the mistake with her registration number still needed to be rectified.

Miss T did not need to use her policy during the time the car registration was recorded incorrectly.

Our service cannot award compensation for things that might have happened. We can only consider Miss T's complaint in terms of what went wrong rather than what might have gone wrong.

In this case I can only consider the distress and inconvenience caused to Miss T from when she noticed LV's mistake until it made the correction.

As LV accepted it had made a mistake and acted straight away to make the correction, I think the £100 paid for the inconvenience and upset caused to Miss T and her representative was fair in the circumstances of this complaint. I won't be asking LV to pay anything further.

Therefore, I don't uphold Miss T's complaint and don't require LV to do anything further in this case.

My final decision

For the reasons I have given I don't uphold this complaint.

I don't require Liverpool Victoria Insurance Company Limited to do anything further in this case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 27 March 2024.

Sally-Ann Harding
Ombudsman