

The complaint

Mr G is unhappy with the way Ageas Retail Limited (Ageas) treated him when he asked them to investigate two potential data protection breaches.

What happened

In January 2024, Mr G contacted Ageas using their live chat function to discuss changing the vehicle insured on his motor insurance policy, and his inability to access his account online. During this conversation, the agent mentioned his wife's separate insurance policy. Mr G then asked to log a complaint as he said this constituted a data protection breach. However, he was cut off from the live chat function before he could be advised of the next steps.

In a further online conversation, an adviser gave Mr G a different customer's personal email address in error, so this issue was added to his complaint as a further data breach. Mr G was also unhappy the adviser didn't share Ageas CEO's email address when he requested it and given the nature of his concerns said a call back from a manager should have been offered sooner than within two to three working days. Ageas were later able to help Mr G update the vehicle insured on his policy, and his difficulties accessing his online account were also resolved.

In responding to the data protection complaint, Ageas reassured Mr G that none of his personal data had been breached. They asked him to delete the email address that had been incorrectly shared with him and said they'd notified its owner, so they were aware of what had happened. They didn't directly respond to the fact Mr G's wife policy was mentioned during the first online conversation, but later confirmed that both instances had been referred to their Data Protection Officer to review, and they were happy all the appropriate steps had been taken. To compensate Mr G for not offering a manager call back sooner and declining to provide their CEO's email address, they paid him £50 compensation. They also said they would pass on feedback to the appropriate team to help them improve the customer service they provide going forward.

Mr G didn't think Ageas had taken his complaint seriously and said the compensation should be significantly increased. He also asked them to provide more information about the correspondence and any compensation they'd sent to the third party whose email address had been shared, but they declined to provide that information.

An investigator at this service then investigated the matter and concluded Ageas had done everything she'd reasonably expect to fairly resolve the complaint. So, she didn't ask them to do anything more.

In response, Mr G asked for an ombudsman's decision. He didn't give any specific reasons for this request other than stating he didn't think the investigator had responded to the complaint in the serious manner it deserved.

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 would firstly like to reassure Mr G and Ageas that although I have only summarised the background and arguments in the section above, I have read and considered everything provided about this complaint in its entirety.

I appreciate Mr G is very concerned about the way Ageas handle personal data including his own. However, it isn't my place to punish, fine or change the way Ageas operate. If Mr G has concerns about Ageas' compliance with data protection laws, he is free to contact the Information Commissioner's Office (ICO) for advice. It's also important to note that in reaching this decision, I haven't considered the way Mr G's wife or the other third party referenced above have been treated as they aren't party to this complaint. I've only considered the way Mr G has been impacted by the issues he's raised.

Having done so, I see no grounds for concluding Ageas failed to take Mr G's complaint seriously. I can see they apologised for what happened and explained the steps they had taken as a result to try and put things right. This included a review of both reported instances by their Data Protection Officer. Under the circumstances, this is all I'd reasonably expect them to do to put Mr G's mind at ease, and I wouldn't reasonably expect them to share any additional information with him. Nor do I see any grounds for directing Ageas to compensate Mr G for these specific issues. I appreciate he was caused some general concern, but the direct impact was minimal, and I've not been presented with any evidence which suggests his own personal data has been breached.

Ageas have, however, acknowledged that they should have provided Mr G with better customer service when first raised his concerns and paid him £50 compensation accordingly. I'm satisfied this amount fairly reflects the short term distress and inconvenience these service failings may have caused him. So, I see no grounds for directing Ageas to do anything more.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 10 June 2024.

Claire Greene
Ombudsman