

## **The complaint**

Mr D complains about how Advantage Insurance Company Limited has administered a car 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 conclusion reached by the investigator that the case should be upheld, and compensation increased to £400. I do so for the following reasons:

- Due to a system glitch the policy for Mr D shows as being live on an external database and this won't be removed until its expiry date in July 2024.
- Given Advantage shows as the first insurer for this vehicle it is contacted about any claim relating to that vehicle, as has happened twice already. This has caused and, will continue to cause, Mr D worry and frustration until the expiry date of the policy passes.
- As Advantage has confirmed there is nothing it can do to change how the policy reports to the external database, Mr D's worry and frustration will extend to the expiry date of the policy. As such, I think it is fair and reasonable that any award for compensation recognises this. He did not reinsure with Advantage and no longer owns the vehicle in question, this situation has been solely caused by Advantage's actions.
- Given the trouble and upset Mr D has already been caused trying to sort the situation out, having to deal with the two reported claims, as well as the worry and frustration this matter has, and will continue, to cause until the expiry of the policy, I think a fair award of compensation would be £400.
- Should any further claims be notified in the meantime and Advantage incorrectly deal with the matter causing further inconvenience to Mr D. He would of course be entitled to complain about that situation and then bring a new complaint to this service if he is unhappy with Advantage's response.

For the reasons above, I uphold this complaint.

## **My final decision**

My final decision is that I uphold Mr D's complaint against Advantage Insurance Company Limited. To put things right, I direct it to pay Mr D £400 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 26 July 2024.

Alison Gore  
**Ombudsman**