

## **The complaint**

Mr P complains that Advantage Insurance Company Limited (Advantage) unfairly cancelled his motor insurance policy.

## **What happened**

In early February 2024 Mr P took out a telematics motor insurance policy with Advantage. The terms of the policy required Mr P to install a telematics device ('the tab') to monitor his driving. This recorded certain aspects of his driving, which included breaking, phone use, acceleration and speed. Each is given a score out of 100. Those scores are used to produce an overall cumulative driving score - also out of 100. The policy terms said if this score dropped below 30 Mr P would be sent a warning and his cover might be cancelled.

In mid-February 2024 Advantage wrote to Mr P warning him his score had dropped below 30. It said his policy would be cancelled if things didn't improve. Mr P's driving score remained below 30. So Advantage sent Mr P a notice of cancellation.

Mr P complained to Advantage. He said he was being awarded an unfair score for speeding. He said there were problems with the data it had relied on to cancel the policy. Advantage considered Mr P's complaint but felt the data it had received from the tab was accurate and it didn't think it had made a mistake when it cancelled Mr P's policy. Mr P remained unhappy so he referred the complaint to this Service.

Our Investigator didn't uphold the complaint. They were satisfied the data provided by the tab was accurate. And as Mr P's driving score fell below 30, they didn't think Advantage had acted unreasonably when it cancelled the policy.

Advantage accepted our Investigator's findings. Mr P disagreed. He asked for an Ombudsman to review the complaint.

## **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.

The policy terms says if Mr P's overall score drops below 30 Advantage will send him a warning and may cancel the policy. He had previously been warned that he needed to increase his score to avoid cancellation. And over the next few trips after the warning, Mr P's score hadn't increased so Advantage sent him the notice of cancellation. As Mr P's speed score was consistently very low, I'm satisfied the policy cancellation notice was issued in line with the terms of the policy. I've also considered if its decision to do so was fair and reasonable.

Mr P says it wasn't. He says there was a problem with the tab and the data it provided to calculate his score. I've considered the data and Mr P's comments. Having done so, there isn't enough for me to say there were issues with the data or the score given to Mr P.

Mr P had very low scores for speeding. The data shows Mr P driving above the speed limit numerous times, for example driving at 65 mph in a 40 mph limited area, which impacted his speed score. And his speed score was as low as 1 from around the time the tab was fitted. Mr P's speed score and overall cumulative driving score didn't improve up until the point Advantage warned him of his driving score, or after when it issued its notice of cancellation.

Mr P says his speed is being recorded by the tab in kph rather than in mph. And because of this, the data shows him driving faster than he is. And in turn, it's unfairly reducing his driving score. I've reviewed the video footage Mr P sent. The footage shows him driving at 40mph in a 40mph zone. He says this was recorded on 24 February. But he's provided a screenshot of the tab that says he was driving 65 mph during the same journey. Mr P says this shows the data Advantage relied on is inaccurate. And his policy has been unfairly cancelled. But there's no reference to a date on the footage, so I'm not persuaded they relate to the same journey. I've also looked at the data Advantage sent of Mr P's driving score from around the same time Mr P says the video was recorded. It shows he had a speeding score of 100. So it seems to support Mr P's position that he was driving in line with the speed limit at the time. And that the data is accurate.

Based on the available evidence, I've seen no compelling reason to think Mr P's speed was recorded incorrectly or that there were issues with the tab. So I can't fairly say Mr P's score was unfair. As Mr P's driving score fell below 30, and continued to stay below 30, I think Advantage acted reasonably when it cancelled the policy. It follows, I'm not asking Advantage to take any further action.

### **My final decision**

For the reasons set out above my final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 6 December 2024.

Adam Travers  
**Ombudsman**