

The complaint

Mr H complains about the service he received from BISL Limited (BISL) when he tried to buy a motor insurance policy.

What happened

Mr H held car insurance that was arranged and administered through BISL. On 14 February 2024, Mr H contacted BISL to change the car covered on the policy. BISL attempted to make the changes. But it explained to Mr H his current insurer couldn't offer him cover for the car. So it said Mr H needed to cancel his existing policy and buy new cover elsewhere. BISL offered Mr H a new quote with an alternative insurer, but Mr H said the price was too high. He told BISL to cancel his existing policy on 16 February when his new car was due to arrive. And he'd look for cover elsewhere.

Mr H went online to shop around. He noticed, through a comparison site, a policy available to him by BISL at a cheaper price than what BISL had offered him over the telephone. He tried to buy it but he wasn't able to. That's because when Mr H was transferred to BISL's website to complete the sale, it recognised he was an existing customer and wouldn't allow him to buy the policy. Mr H complained to BISL. He said he was being treated unfairly for being an existing customer.

BISL said the information Mr H had used to generate the quote was unavailable. So it couldn't see why Mr H was offered a cheaper policy online. And it explained to Mr H that its system doesn't allow customers to purchase cover when they're already a customer. This is to stop customers buying multiple policies in error. So it didn't think it had made a mistake. Mr H remained unhappy, so he referred a complaint to this Service.

The Investigator considered the complaint. They didn't think BISL had treated Mr H unfairly. Mr H disagreed with our Investigator's view and 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.

Mr H held car insurance arranged and administered by BISL. In early 2024 he told BISL he was buying a new car and would need to make a change to his policy. BISL checked with the insurer and was told it would not insure Mr H with that car. BISL found a different insurer which could insure him, but Mr H thought the cost was too high. Mr H and BISL agreed the existing policy would be cancelled and Mr H would shop around. I find BISL treated Mr H fairly because it did what it could to assist him, it wasn't responsible for the cost quoted by the potential insurer and cancelled the existing policy in line with Mr H's request.

Mr H went on a price comparison website. He says he found a BISL administered policy for less than BISL had quoted him on their call. When he tried to buy it, BISL's website asked him to call them. I find this process a reasonable one given I'm satisfied it is to avoid existing

customers taking more cover than they need. When Mr H called BISL as requested it was unable to see what quote the price comparison website had generated, and Mr H had no reference number to help them, so they said there was nothing which could be done and, ultimately, reiterated the previous cost Mr H had been quoted.

I can understand Mr H's frustration here, as he thought he could get a cheaper policy with BISL based on his online search, and for reasons outside of his control he wasn't able to. But I can't fairly and reasonably conclude it was wrong for BISL not to match the online quote Mr H says he received. I say this because a quote is based on the information input during the sales journey, and this information is extensive. Mr H hasn't been able to show BISL or our Service that the online quote was based on the same information the call quote had been based on.

Overall, while I sympathise with Mr H, I'm not persuaded BISL did anything significantly wrong here. And even if it did, there is no proven or quantifiable financial loss. Nor is there a non-financial loss, by way of avoidable distress and inconvenience, which is material to the extent compensation is appropriate. It follows I don't require BISL to do anything more to resolve this complaint.

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 H to accept or reject my decision before 6 December 2024.

Adam Travers
Ombudsman