

The complaint

Mr A complains that First Central Underwriting Limited increased its quote for a motor insurance policy and about the level of service it provided. He wants compensation for his wasted time.

What happened

Mr A applied for a policy with First Central through an online comparison site. But he was unhappy that when he was directed to First Central's website, the quotation increased by around £60. Mr A called First Central to discuss this and he thought the call handler had been rude. First Central explained that quotes weren't guaranteed and were subject to change.

Our Investigator didn't recommend that the complaint should be upheld. She thought the first quote provided to Mr A had incomplete information. She thought that when this was corrected the quotation increased, and she couldn't say that First Central had made an error. She listened to the calls with Mr A and she thought the call handler had been polite and calm. So she thought First Central needn't do anything further.

Mr A replied asking for an Ombudsman's review, so his complaint has come to me for a final decision. He said £5 compensation would settle his 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 A said his quotation for cover from First Central increased within minutes of first being provided. I can understand that this must have been frustrating for him and I can see that he spent time obtaining the quotation and complaining to First Central.

I've looked at the first quotation that Mr A obtained and that he has shared with us. And, like the Investigator, I can see that it doesn't include his car's registration. Mr A said the comparison site wouldn't accept this, but I can't reasonably hold First Central responsible for another company's website.

Mr A was then directed to First Central's site, the registration was inputted, and the price increased. First Central confirmed to Mr A that it had checked that this quotation was correct, and it doesn't price match. The first quotation wasn't guaranteed. And so I can't say that First Central was obliged to honour this quotation as it was provided with incomplete information.

Mr A said the call handler he spoke with was rude and provided an unacceptable level of service. Mr A thought that it was one person's word against the other's about this. But First Central provided us with copies of its calls for us to listen to.

I can understand that Mr A's recollections may be different, and he didn't achieve the outcome he wanted. But I'm satisfied that the call handler remained polite, calm and professional throughout the calls. When the line dropped, he called Mr A back and apologised for this. When the line dropped yet again, he emailed Mr A and invited him to call

back if he wished to discuss the complaint further. And he followed this up with his written decision on the complaint as he had promised.

And so I haven't seen evidence to show that First Central did anything wrong in increasing its quote for Mr A's policy. And I'm satisfied that its call handler wasn't rude in his calls with Mr A. I understand that Mr A spent time on this matter, but I think this isn't unusual in making any purchase. And so I can't say that First Central needs to pay Mr A any compensation.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

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

Phillip Berechree
Ombudsman