

## **The complaint**

Mr Y is unhappy with the service provided by Tesco Personal Finance PL (Tesco) after advising Tesco about a change in vehicle in respect of his insurance policy.

## **What happened**

In September 2023 Mr Y contacted Tesco to advise of a change of vehicle. Mr Y says the call wait times were unacceptable. Mr Y had to provide his card details on two occasions before payment was accepted and cover started. Mr Y was driving his new vehicle when the police stopped him. Mr Y tried to call Tesco but the lines were busy. Mr Y was unable to locate details of the change of vehicle on his online account. The police officer accepted Mr Y's testimony about recently changing his vehicle.

Mr Y complained to Tesco about its busy phones lines, difficulty in making payment for his policy, and being stopped by the police and not being able to access his policy documents to confirm insurance cover for his vehicle. Tesco responded to Mr Y's complaint and said the service it had provided was reasonable.

Unhappy with Tesco's handling of his claim, Mr Y referred his complaint to this service for investigation. The investigator didn't ask Tesco to do anything in settlement of Mr Y's complaint. Mr Y disagreed. As the complaint couldn't be resolved, it was passed to me for 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.

I'd like to reassure the parties that although I've only summarised the background to this complaint, so not everything that's happened or been argued is set out above, I've read and considered everything that has been provided.

### *Long wait times and use of scripts*

Mr Y says there were long wait times, and that scripts were used, when trying to reach Tesco by phone. I think it's reasonable to say that often there can be wait times when trying to reach a business, and that this can be both frustrating and inconvenient. But I haven't seen any evidence to say that what Mr Y experienced caused him trouble and upset beyond what we'd expect in the circumstances. I also accept that listening to a script would no doubt add to the wait time on a call. But the scripts are there to ensure consistency in messaging to all customers. And I'm satisfied the use of scripts for the calls Mr Y has described was fair and in line with what we'd expect. So I won't be asking Tesco to do anything further in respect of this complaint issue.

### *Card payment declined*

It's not disputed that Mr Y had to provide his card details on two occasions before payment was accepted by Tesco. I've seen Tesco acknowledged the inconvenience caused to Mr Y because of payment not being successful the first time. It's unclear what the cause of the initial payment failing was. But I think Tesco's apology is reasonable in the circumstances. I say this because payment was accepted almost immediately after failing the first time, and Mr Y's cover started on the date he needed it to. So I won't be asking Tesco to do anything further in respect of this complaint issue.

#### *Insurance details not updated*

Mr Y says he was stopped by the police and was unable to contact Tesco, and so tried to verify his information to the policy officer using the online portal. Mr Y has described at length the difficulty and inconvenience caused in trying to get this information. Tesco say Mr Y's policy information, including his policy schedule specifying the start date of cover, was available on the online portal by accessing the documents tab. And this ought to have been available to Mr Y at the time of being stopped by the police.

When evidence is contradictory or inconclusive (or both) I have to make a finding on the balance of probabilities. That is what I find is most likely to have happened in view of the available evidence and wider circumstances. I don't doubt what Mr Y has explained about the upset caused to him after being stopped by the police. I'm glad to hear that no further action was taken by the police officer at the time.

I appreciate this experience would've still been deeply upsetting for Mr Y. But the evidence I've seen supports what Tesco has explained about the policy documents Mr Y would've had access to. I haven't seen any evidence to say that this information wouldn't have been available at the time. That's not to say I disbelieve what Miss Y has explained. But based on the evidence I've seen I don't think it would be fair and reasonable to say that Tesco made an error. I recognise the stress and upset Mr Y has described. But for the reasons explained, I'm not persuaded Tesco's service standards were poor or outside of what we'd usually expect. So I won't be asking Tesco to do anything in settlement of this complaint issue.

#### **My final decision**

For the reasons given above, I do not uphold this complaint.

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

Neeta Karelia  
**Ombudsman**