

The complaint

Miss M has complained about the loss of a personal registration plate from her car when she made a claim under her car insurance policy.

What happened

Miss M was involved in an incident and made a claim to her insurer, Advantage. Her car was recovered and in transit from the recovery agent to the approved repairer, Miss M's personalised registration plates were removed.

Miss M's car was written off and her car was sold for salvage along with the personalised plate.

Miss M hadn't informed Advantage of the change to the registration plate. This caused confusion when investigating Miss M's concerns as to the whereabouts of her car which caused some delay in dealing with her claim.

Miss M complained that Advantage had sold the rights to her personalised registration plate and written off her car without telling her.

Advantage agreed it had settled Miss M's claim by paying a total loss settlement after it had salvaged her car and plate. It said the plates attached to Miss M's car were not there when it arrived at the AR. To put things right, Advantage agreed to reimburse Miss M for the costs to replace the physical plates.

Miss M didn't agree this was enough to resolve her complaint. So she asked us to look at her complaint.

Advantage said it meet the costs to buy the rights to the personalised plate back for Miss M. It was for sale online for £750 + £30 VAT, so £780.

Our Investigator thought Advantage's offer to put things right was fair and reasonable. She explained that it was for Miss M to have let Advantage know when she changed the registration plate – so she couldn't hold Advantage responsible for any delays around locating Miss M's car. And because Miss M's car was a write off, the Investigator explained that Miss M would have always had to pay the costs to transfer the plate – irrespective of how Advantage dealt with her claim.

Miss M didn't agree. She wants Advantage to pay the full transfer costs for the plate.

So the case has been passed to me to decide.

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.

When things go wrong, we look at what a business did to put things right, and what the impact was on a customer.

While I agree Advantage settled Miss M's claim without first informing her, I don't think it made a difference to the outcome. I don't think Advantage is responsible for the delays which were caused by not being aware of the change in registration plate for Miss M's car.

I think Advantage's offer to pay the costs to buy the rights to the personalise plate back is a fair outcome. I don't think Advantage should pay the costs to transfer the personalised plate because this is a cost Miss M would have always had to pay.

My final decision

My final decision is that I uphold this complaint. I find Advantage's offer to pay the costs for Miss M to buy the personalised plate back is fair. I don't think Advantage needs to cover associated costs which Miss M would have always had to pay to transfer her plate to a different vehicle due to her claim being settled as a total loss. But it should also meet the costs of physical replacement plates, which comes to around £30.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 5 December 2024.

Geraldine Newbold
Ombudsman