

The complaint

Mr H complains that Hastings Insurance Services Limited (Hastings) didn't inform him about a change in the terms of his motor insurance policy.

What happened

Mr H holds a motor insurance policy administered by Hastings. When he changed his vehicle, he alerted Hastings online and made the appropriate changes to his policy. Mr H says when he accepted the changes, the premium increased slightly – which he has no issue with – and the excess on the policy remained at £45.

When he received the documents, Mr H noticed the excess had increased to £150.

Mr H wasn't happy with this and complained to Hastings. It said the information around the change in excess would have been communicated to Mr H online before he accepted the quote. It said the document sent to Mr H confirming the changes is the same information provided on the quote Mr H accepted.

Mr H didn't accept this and brought his complaint to us.

Our Investigator didn't think Mr H's complaint should be upheld. She thought Hastings had shown the quote journey would have shown the correct excess before Mr H accepted the quote.

Mr H didn't think this was fair and asked for an Ombudsman's decision. He maintains the excess was still showing as £45 when he accepted the quote, and so thinks that should be honoured.

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.

Having done so, I'm not upholding it. I'll explain why.

- I understand Mr H has also questioned the increase, considering the difference in premium was so small. That's ultimately a complaint for the underwriter of his policy to answer. From everything I've seen, Mr H's main complaint isn't so much the amount of his excess, but the alleged miscommunication around letting him know of the change to it.
- Neither Mr H nor Hastings can show Mr H's exact journey to accepting his revised quote. So I'm unable to see exactly what he saw.
- But Hastings has shown us an example of the journey Mr H would have gone through and explained that the document sent comes direct from the accepted quote.

- I think likely his journey to accepting the quote looked like the journey Hastings provided me. From the journey I've seen, I'm satisfied the excess is clear. So, on balance, I think it's more likely than not Mr H was informed about the increased excess before accepting the quote.

My final decision

For the reasons set out above, 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 2 January 2025.

Joe Thornley
Ombudsman