

The complaint

Mr and Mrs M complain about the service they received from Advantage Insurance Company Limited (Advantage) when they tried to arrange a quote on their car insurance policy.

What happened

Mrs M held car insurance through Advantage. To benefit from the multicar discounts available to them, Mr and Mrs M decided to add Mr M's car to the policy, taking effect from April 2024.

In March 2024 a few weeks before Mr M's policy went live, Mrs M called Advantage to get a quote for insurance on another car they owned, and to possibly change the cars being insured. During the call, Mrs A was clear that she didn't want to proceed with any changes, she simply wanted quotations to make an informed decision on how best to proceed. But this didn't happen, and Advantage incorrectly changed the cars on the policy without Mrs M being aware. Advantage corrected its mistake immediately, but correspondence was sent to Mr and Mrs M in error, prompting Mr M to call Advantage to rectify the issue.

Mr and Mrs M complained to Advantage. They were unhappy with the service they'd received when discussing the policy, which they said had caused them undue trouble and upset. Advantage acknowledged it had made a mistake and offered Mr and Mrs M £30 in compensation.

Mr and Mrs M remained unhappy, so they referred a complaint to this Service. Our Investigator didn't uphold the complaint. He was satisfied the compensation Advantage offered was fair and reasonable in the circumstances. As Mr and Mrs M didn't agree, this matter 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.

Advantage accepts it made a mistake when it incorrectly swapped the car covered on Mr and Mrs M's multicar policy. And it has offered £30 in compensation for the trouble and upset caused. Mr and Mrs M say they had to call Advantage multiple times to rectify the issue and were on the phone longer than they should have been. They say the £30 compensation doesn't fairly reflect the inconvenience and frustration this caused them. I accept it must have come as a shock and disappointment to Mr and Mrs M to receive notification that changes had been made to their cover, especially when Mrs M specifically told it not to. And I accept Mr and Mrs M spoke to Advantage multiple times in a short period to discuss different quotes and options available to them. So, I appreciate why they feel Advantage's error in changing the car covered under the policy exacerbates their frustration with the service they received from Advantage.

But I'm mindful that engaging with an insurer is part and parcel of applying for cover. And dealing with an insurer to get suitable cover isn't always hassle free. And it's not uncommon for customers to call insurers several times to discuss different options available to them. This Service doesn't make awards for things that aren't more serious than the normal trouble of everyday life, which I think, for the most part, is what happened here.

It's not disputed Advantage made a mistake when it swapped the car on the policy. But I've listened to the call Mr M had with Advantage after he became aware of the error, and I'm satisfied the issue was resolved quickly with minimal formality. The adviser he spoke with confirmed the mistake had been rectified and provided reassurance to Mr M the correct cars were insured, and the policy premium remained the same. I consider this to be a small administrative error with little impact to Mr and Mrs M. So, I'm satisfied the £30 Advantage offered in compensation is fair and reasonable in the circumstances. It follows, I'm not asking it to do anything further.

I understand that since Mr A's policy started, he's raised concerns about the way Advantage tried to take the initial payment for cover and some of the validation checks Advantage wanted to complete.

When dealing with a complaint that remains in dispute at the time of being referred to this Service, we limit the scope of our decision making to issues which a business has had the opportunity to answer first. This is in line with our rules.

If Mr and Mrs M have any concerns with the way Advantage dealt with things after the policy started, they're entitled to raise these concerns directly with Advantage. Should Mr and Mrs M's concerns remain unresolved, this would be the subject of a new complaint.

My final decision

My final decision is I uphold this complaint. I direct Advantage Insurance Company Limited to pay Mr and Mrs M £30 in compensation for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Mr M to accept or reject my decision before 30 December 2024.

Adam Travers
Ombudsman