

The complaint

Mr H complains that an issue with Compare The Market Limited's ("CTML") systems prevented him from taking a motor insurance policy quote he'd received, he paid more for his cover as a result.

What happened

In January 2024 Mr H obtained a quote from CTML for a car he was considering insuring. In early February he returned to this quote. But when progressing to the insurance provider's website, it was showing a different car. Mr H needed cover in place the following day. He contacted CTML and the insurer, but he wasn't able to get cover based on the original quote he'd received.

Mr H says the original quote he received was for an annual premium of £683. Because of the issue he describes he requested a new quote, which was for a higher premium. As he needed cover Mr H says he was forced to pay for a policy that was £200 more expensive. He didn't think this was fair and asked for an explanation and for CTML to pay the difference in premiums plus interest.

In its final complaint response dated 8 February 2024, CTML says it has no influence over the quotes provided by the insurers it deals with. However, it says it has checked its systems by performing test quotes. CTML says the information it passed over to the insurer was accurate. It says there are no known problems with how customer information is sent to this insurer. CTML says it has informed the insurer of Mr H's concerns so that it can consider if there are issues at its end.

CTML sent a further response on 15 February 2024. It says its records show Mr H returned to the original quote in February, which was produced on 15 January. It says at this time he edited the quote to cover a different car. CTML says that once a quote has been edited it's not possible to retrieve the original. It says this explains why Mr H wasn't able to see the quote for the original car.

Mr H didn't think he'd been treated fairly and referred the matter to our service. In its subsequent submission to our service CTML offered Mr H £50 compensation as it acknowledges it may have caused confusion with the two complaint responses it provided. Our investigator looked at the issues and didn't uphold Mr H's complaint. She says CTML's website advises customers that the premiums quoted can change. And it was likely that this is what happened here. Our investigator thought £50 compensation was fair and didn't ask CTML to do anymore.

Mr H didn't agree with our investigator's findings and asked for an ombudsman to consider the matter.

It 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.

Having done so I'm not upholding Mr H's complaint. Let me explain.

CTML's role here was to obtain relevant information from Mr H and provide this to its panel of insurers. The insurers then consider if they want to provide cover, at what cost, and under what terms. I've thought about whether CTML treated Mr H fairly when carrying out its role.

CTML has supplied records that show Mr H obtained a quote on 15 January 2024. Mr H confirms that it was the car detailed on this quote that he chose to cover. He returned to this quote on 1 February. But when he tried to accept the quote it was showing a different car.

Mr H explains that he obtained different quotes in January 2024 using CTML's website and that he input details for several different cars. CTML has explained that if a customer edits an existing quote to include a different car, this overrides the original quote. This means the original is no longer available. It says that to avoid this a new quote needs to be run as opposed to editing an existing quote.

Having considered the evidence, I think it's likely that this is what has caused confusion here. Mr H edited the original quote he obtained. When he went to accept this quote, it was showing the details of the other car he'd added. Mr H queries how he was supposed to know this would happen. As he wasn't familiar with how CTML's computer system operates. I've thought about whether Mr H was disadvantaged because of something CTML did here. And if so has this resulted in him paying a higher premium. But I don't think it has, and I'll explain my reasoning below.

CTML has provided a screen print showing a message presented to Mr H when his quotes were produced. This says:

"Some providers regularly change their prices. If you return later, the price quoted may change on the provider's site.. Some providers may ask extra questions to ensure they can offer cover that suits your needs, which may impact your premium."

The frequently asked questions section at the bottom of CTML's home page says:

"How long is my quote valid for?"

Some insurance quotes last as long as 60 days, but some can change at any point. Check your quote to see how long it's valid for. When you compare car insurance with us, you can save your searches. Remember, though, you won't necessarily get the price that you saved when you come back to buy your policy."

Neither party has been able to provide a copy of the original quote. CTML confirms this information isn't retained. I haven't seen evidence that shows this quote was guaranteed for any period of time. The information displayed on CTML's website says premiums quoted are subject to change. It's reasonable to consider this is why Mr H was unable to obtain the same premium when he revisited his search in February. I note this was around two weeks after the original quote was provided.

Having considered all of this, there's no evidence to show that the premium Mr H was offered on 15 January 2024, was still available in February when he decided to accept it. This is the case even if Mr H hadn't edited the quote to add another car - as appears likely to

have been the case.

CTML has carried out tests to check for issues with its systems. It didn't find any. So, I can't reasonably conclude it did anything wrong here. But even if there was an issue with its systems that prevented Mr H accessing the original quote he refers to – there's no evidence to show the cover offered on 15 January 2024 was still available in February. Based on this I don't think it's been shown that Mr H suffered a financial loss.

CTML could've provided a clearer explanation in its complaint responses about the impact of editing existing quotes. Also, making clear, when responding to Mr H's concerns, that premiums quoted are subject to change over time. It has since done that. I think its offer of £50 compensation for the confusion its complaint responses provided is reasonable. However, complaint handling in itself isn't a regulated activity so I can't comment further.

I'm sorry to disappoint Mr H. But having considered the evidence I don't think CTML did anything substantially wrong. So, I can't fairly ask it to do anymore.

My final decision

My final decision is that I do not 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 19 February 2025.

Mike Waldron
Ombudsman