

## **The complaint**

Mr T complained that Esure Services Limited trading as Sheila's Wheel's didn't update the motor insurance database (MID) after changing his car.

## **What happened**

Mr T took out a car insurance policy through Esure in October 2023. Esure also administered the policy on behalf of the insurer.

In March 2024, Mr T changed the car insured on his policy online. Unfortunately, the change wasn't updated on MID. This led to Mr T being pulled over by the police.

In June 2024, Mr T changed the car insured on the policy again. This time he made the change over the phone. Again, the change wasn't reflected on MID and resulted in Mr T having issues with the police.

Fortunately, by the end of June Esure managed to get Mr T's car updated on MID. Mr T raised a complaint with Esure. Esure didn't know why there had been issues and apologised. They initially offered Mr T £250 compensation but this was later increased to £350. Mr T didn't think the compensation offered was enough and so brought the complaint to this service.

Our investigator upheld Mr T's complaint. They thought Esure should pay Mr T an additional £200 compensation, making it a total of £550. Esure accepted the outcome. Mr T appealed. Mr T still didn't think the compensation was enough. As no agreement could be reached, the complaint has been passed to me to make a final 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.

At the outset I acknowledge that I've summarised his complaint in far less detail than Mr T has, and in my own words. I'm not going to respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern the Financial Ombudsman Service allow me to do this as it's an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach an outcome in line with my statutory remit.

It isn't in dispute that when Mr T changed his car on both occasions, MID wasn't updated. If a car isn't on MID, it's likely it will be pulled over by the police as insurance on a car is a legal requirement. As there isn't any dispute about what went wrong, my role is solely to decide if the compensation awarded is fair and reasonable in the circumstances.

Mr T has told us that in total he was pulled over by the police on three occasions. On some of these occasions, he had his parents in the car. This has caused him distress, humiliation

and embarrassment. He's also advised us that his brother was also pulled over by the police whilst using the car. Whilst I can't award any compensation for distress and inconvenience caused to Mr T's brother, this has caused further distress to Mr T due to it creating issues between him and his brother. It's also taken up a lot of time for Mr T to have to keep contacting Esure.

Although the above is a distilled version of events, I've considered everything in the round and I think Mr T has been caused considerable distress, upset and worry which has taken a lot of extra effort to sort out over several months. In line with our website guidelines, I think £550 compensation is fair and reasonable in the circumstances.

### **Putting things right**

To put things right, Esure should pay Mr T a total of £550 compensation.

### **My final decision**

For the reasons I've explained above, I uphold this complaint and direct Esure Services Limited trading as Sheila's Wheel's to put things right by doing as I've said above, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 17 March 2025.

Anthony Mullins  
**Ombudsman**