

The complaint

Mr S complains that his vehicle was left uninsured after a change he made to his motor insurance policy with Aviva Insurance Limited (Aviva) and about the service he was provided.

What happened

Mr S had a motor insurance policy with Aviva. In April 2024 Mr S wished to add a new car to his motor insurance policy. Mr S said he'd tried online, but was rejected, so he contacted Aviva for help via its online customer support.

Aviva provided a response to Mr S by email. Mr S proceeded to make a change to his motor insurance policy, however instead of adding a new car he changed the vehicle insured under the policy. Months later Mr S says he was contacted by the Motor Insurers' Bureau (MIB) where he became aware one of his vehicles was uninsured.

Unhappy, Mr S contacted Aviva and raised a complaint.

In response Aviva apologised to Mr S for the distress and inconvenience he may have been caused. But Aviva said following its review of Mr S's complaint it couldn't find any error made by itself. It said its initial response didn't state Mr S couldn't add another vehicle, and it did confirm if he changed the vehicle on his motor insurance policy, the previous vehicle's cover would end the same day. Aviva says no response was received to this email and the change on the motor insurance policy was made by Mr S.

Within Aviva's response it also said information relating to the motor insurance policy is widely available on its frequently asked questions (FAQ) page.

Dissatisfied Mr S brought his complaint to this Service.

Our Investigator said this Service hadn't been provided with any evidence to show any wrongdoing by Aviva and therefore didn't require Aviva to do anything further.

Mr S disagreed with our Investigator, so his complaint 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.

I appreciate Mr S feels strongly regarding this matter as driving without insurance is a serious offence which can have significant consequences.

Aviva Zero Policy

In April 2024 Mr S says he was trying to add a new car to his Aviva Zero motor insurance policy.

From the available evidence, when Mr S contacted Aviva to ask for help via its online customer support he said:-

“couldn't add a new car to my policy. I tried online but it was rejected - not sure why as I didn't fall within one of the reasons given”.

In response, Aviva advised to change the car details, Mr S would be able to do this online via his Aviva Zero Car Insurance account and set out the five steps Mr S would need to complete. Aviva included within its response that it would continue to insure Mr S on his old car until 23:59 on the day he selected the change on his policy to take place. And it would cover Mr S's old and new car at the same time on this day to give him peace of mind. From Aviva's response I can see it also offered to provide Mr S with a quotation via email instead. Aviva has said Mr S didn't respond to its email. And Mr S proceeded to make the change to his policy online.

Considering Aviva's response to Mr S's request, I think it didn't exactly answer the question Mr S had asked. Mr S asked how to add a car and Aviva's response was about changing, not adding. That said, I'm satisfied the information was clear for Mr S to question the change he was undertaking to his policy before he continued to do so. And as Mr S's Aviva Zero policy was an online only policy, Aviva had made information readily available as to what cover it could provide via its Aviva Zero website and its FAQ page.

I've considered Aviva Zero's FAQ page. There's a tab entitled “making changes” which includes the following question and answer: -

- *Can I add an additional car to my policy?*

“At the moment, you can only cover one vehicle on an Aviva Zero Car Insurance policy (which has a policy number starting 'AZC') so you'd need to take out a separate policy for each car. To have multiple cars on one policy, you'll need to cancel your Aviva Zero Car Insurance policy and buy alternative cover...”

I'm therefore satisfied that Aviva does make clear to its online only customers what coverage it's able to provide.

I appreciate Mr S says when he made the change to his policy he paid an additional premium, which he thought was to add the additional car to his policy. I've seen however from the available evidence following the change Mr S made to his policy, new policy documents were available to him. I've looked at the policy documents and it shows only one car (the new car) as being insured. I'm therefore satisfied Mr S was made aware by Aviva it was only insuring one vehicle. And on receipt of the policy documents, Mr S could've contacted Aviva to query his coverage and the premium he'd paid.

Taking everything into account I'm not persuaded Aviva did anything wrong. Mr S will undoubtedly be disappointed but I don't require Aviva to do anything further.

Service

Mr S says he's unhappy with the service he received from Aviva citing inadequate communication, reliance on chatbots, template answers and lack of customer service. However, as I've said above, Mr S's policy was an online only policy and therefore communication with Aviva would be online.

From the available evidence Aviva has acknowledged its advisor when responding to Mr S by email, failed to remove wording asking if Mr S was happy to close his complaint. And Aviva has said feedback has been provided to ensure such a situation doesn't happen again. Despite this error by Aviva, I'm not persuaded Aviva's service to Mr S was unreasonable and I won't be asking it to do anything further.

Distress and Inconvenience

I appreciate receiving a letter from the MIB advising one of your vehicles is uninsured must have been very worrying for Mr S. I've seen Aviva has apologised within its final response letter to Mr S for any distress and inconvenience he may have been caused.

However, as I'm not persuaded Aviva did anything wrong, I won't be asking Aviva to do anything further in this respect.

My final decision

For the reasons set out above, it's my final decision that Aviva Insurance Limited doesn't need to do anything further in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 13 June 2025.

Lorna Ball
Ombudsman