

The complaint

Mr D complains Saga Services Limited (Saga) provided him with incorrect motor insurance policy documentation.

What happened

Mr D tried to request a copy of his 2024 motor insurance policy documentation on Saga's online portal. Although the document provided to him was dated 1 October 2024, the information regarding the policy was for previous policy years. He spoke to a Saga agent who organised for the correct years documents to be reposted, however when they arrived the policy year was still incorrect.

Mr D said he didn't use his car because he wasn't sure if he had motor insurance cover. He said Saga's errors caused him inconvenience and stress.

Saga apologised for the service received not being what Mr D expected and also for the lack of clarity in its online portal, but it maintained there were no issues with his policy documents.

Because Mr D was not happy with Saga, he brought the complaint to our service.

Our investigator upheld the complaint. They looked into the case and didn't think Saga had provided adequate customer support to Mr D when he contacted it for support with his policy documents. They said it should pay him £50 for the distress and inconvenience faced when trying to access his policy documents.

As Mr D is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

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.

Mr D's policy with Saga was due to renew on 24 October 2024. I saw the renewal documents were sent to him in advance of this date by post. They were also available by accessing Saga's online portal.

I saw evidence that showed on 1 October 2024 Mr D accessed Saga's online portal and requested reissue of some policy renewal invitation documents to be sent in the post. He understood he had requested documents for the renewal due in October 2024. However when they were received despite being dated 1 October 2024 the information within the letter was for previous policy years.

When Mr D contacted Saga on 28 October 2024 its agent said they would post him the correct documents relating to his renewal in October 2024. It sent documents in the post but although the letter was dated 28 October 2024, the following pages were details of policy documents relating to a previous year. I can therefore understand why Mr D felt confused and frustrated.

Saga said its online portal should show the most recent version of documents that have been generated, however if older documents have been requested by mistake, these will then appear in the timeline. It acknowledged its own agent had also incorrectly selected and sent the most recent version of the documents showing, which was for the year 2022.

Saga's technical department undertook investigations into Mr D's account, but no issues were found. It re-sent the correct renewal documents to Mr D in mid-November 2024.

Saga have acknowledged it should be clearer which year documents relate to when being selected through its portal and system. It has said it has feedback internally this needs to be clearer.

Although I am satisfied the documents on the portal were correct and the portal was working correctly, I am persuaded both Mr D and Saga's agent selected incorrect documents due to the portal not being clear about which version of document is being selected. I understand the portal automatically dates documents based on the date they're requested/reprinted, which in this case caused confusion not only for Mr D but also for Saga's own agent.

Mr D said Saga made an amendment/new quote to his policy without his permission, but I have not seen any evidence of anything being amended on his records.

The correct renewal information was originally sent to Mr D in September 2024, prior to the renewal date, so he was notified of Saga's renewal offer, and I understand the policy automatically renewed on the correct date. Mr D was never without motor insurance cover.

I can understand the frustration caused to Mr D when he found it difficult to get the correct version of his policy documents and then received documents from previous years more than once. Therefore I think an offer of compensation for the distress and inconvenience caused to him is appropriate in the circumstances of this complaint .

Therefore, I uphold Mr D's complaint and require Saga to pay him £50 for the distress and inconvenience caused when trying to access his current motor insurance policy documents.

My final decision

For the reasons I have given I uphold this complaint.

I require Saga Services Limited to pay Mr D £50 compensation for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 8 July 2025.

Sally-Ann Harding
Ombudsman