

The complaint

Mr R complains that esure Insurance Limited provided confusing and inaccurate information concerning his no claims discount (NCD) which has caused problems with his next insurance provider.

What happened

Mr R had held motor insurance policies with esure since March 2021. He chose not to renew his policy in March 2024. At that time Mr B had entitlement to three years NCD. He took out a policy with another provider, I'll call insurer A.

In April 2024 Mr R asked esure to confirm his NCD entitlement. It told him he had two years. He asked for confirmation in writing. The first document it sent to him gave another policyholder's name and address with 20 years NCD entitlement. After that esure, on more than one occasion, issued further documents confirming two years NCD. In May 2024 Mr R rang esure again and asked it to check his NCD entitlement. It told him he had three years NCD and sent him an email with a document confirming that.

Mr R complained to esure about the incorrect information it had given him more than once. In reply, also in May 2024, it acknowledged its mistakes and paid Mr R £50 compensation.

Mr R didn't think that went far enough and brought his complaint to the Financial Ombudsman Service. One of our Investigators looked into it. He didn't think esure needed to take any further action. Mr R didn't agree so the complaint's 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.

esure offered to renew Mr R's policy in February 2024. The renewal information it provided accurately said he would have three years NCD from March 2024. Mr R rang esure to discuss the premium. He told it he didn't want to renew the policy as he had found a cheaper one elsewhere. During that call esure confirmed Mr R was entitled to three years NCD. It also advised him to retain his renewal schedule as that confirmed his three years NCD.

Mr R took out a policy with Insurer A. When doing so he said he had three years NCD.

On 22 April 2024 Mr R rang esure to ask for NCD proof. esure initially told him he took out his first esure policy in March 2023. When Mr R questioned this, advising that he first took out an esure policy in 2021, esure's call handler said they had a new system and she could only see the current information. She said she would access the other system.

After a significant period on-hold esure told Mr R his policy had run from March 2021 to March 2023. The call handler said she would send him proof of two years NCD. But esure was incorrect at that point. Mr R's policies had run from 2021 to 2024, not 2023. But it appears – perhaps because there were two separate systems which apparently didn't provide 'joined up' information – esure didn't realise that at the time.

During the call esure told Mr R it had sent him the NCD confirmation. It asked Mr R to check his emails. Mr R did so, he noticed straightaway that the details were wrong. It said he had 20 years NCD when it had just told him he only had two years. Further the details on the NCD document were for an entirely different person.

esure sent him another document. That said he had two years NCD which had ended in March 2023. It asked Mr R to check this, he did so and said it was fine. But, as I've indicated above, that was wrong. It should have said that Mr R had three years NCD ending in March 2024 but it appear that neither esure nor Mr R noticed that at the time. esure later corrected the end date of Mr R's policy to show 2024, but its documents still showed two years rather than three years NCD.

I understand that Mr R sent the incorrect NCD information to insurer A.

On 1 May 2024. Mr R rang esure again. He said that his policy information online showed he had two years NCD but as he'd had an esure policy since 2021 it should say three. At that point esure asked Mr R to email proof to it that he'd had an esure policy since 2021. Mr R said he'd call back.

I think esure handled this call poorly. It's evident from Mr R's earlier call that esure was aware that its system might not be displaying some historic information and so the call handler might have needed to look elsewhere to be able to verify the details. Instead esure asked Mr R to prove that he'd held an esure policy for longer than its system was showing. I think that was very disappointing customer service.

Further, it might help if I explain that the document Mr R was viewing online, which said he had two years NCD, would have been proof of the previous policy which had lapsed in 2024. And, as Mr R took that out in March 2023, when he had two years NCD entitlement it was displaying correctly at that time. That is he had two years NCD in March 2023. It would have increased to three years in March 2024 but as he didn't renew his policy with esure then, its system wasn't displaying that. It would have been helpful if esure had explained that to him at the time. But it didn't do so.

Mr R rang esure again two days later on 3 May 2024. During that call esure confirmed that Mr R had three years NCD entitlement at the point that his policy lapsed. And esure explained that as his policy hadn't renewed the online information would only display the policy he had held (his most recent policy) which had two years NCD. Mr R didn't think that was helpful: he described the system as 'corrupt'. esure emailed Mr R further NCD proof that day. That document correctly said that Mr R had three years NCD which ended in 2024.

During the same call Mr R asked esure to log a complaint about the incorrect information it had given him more than once. In response, later that month, esure acknowledged it had let him down and caused inconvenience. It paid him £50 by way of compensation. Mr R doesn't think that goes far enough, So I've thought very carefully about whether or not esure has done enough to put things right.

The initial NCD information esure gave Mr R in February 2024 was correct. The documents it gave him at that point should have been enough for him to prove his NCD entitlement to insurer A. But, it's apparent that Mr R wanted other NCD confirmation from esure. At that point esure made a series of errors.

Amongst other things esure: gave Mr R the wrong NCD entitlement more than once; sent him a document that was clearly unrelated to him, containing some else's name, address

and NCD details; and asked him to prove he'd held esure policies for three years, when that information should have been readily available to it.

I don't doubt that esure's errors and failings were a source of exasperation at that time. But I think the compensation its already paid is reasonable in the circumstances.

It clearly wasn't helpful that esure sent Mr R a document containing someone else's details. This was obviously an error. But Mr R identified that the document was incorrect almost immediately while still on the same call. So he should have been aware of this. If Mr R sent this to another insurer by mistake I can't say that was esure's fault.

And while esure most likely breached data protection provisions when it gave Mr R someone else's details, I don't think this had a significant impact on Mr R. It might not have instilled confidence in esure but it doesn't mean that esure would make the same mistake with Mr R's information.

Further, between esure's initial error on 22 April 2024 and it correcting it on 3 May 2024 was a period of 12 days. And I can find no fault with the NCD confirmation esure sent to Mr R on 3 May. I understand that insurer A rejected this because it didn't have an issue date. But the email that accompanied it was clearly dated. So I don't think esure did anything wrong in this respect.

It follows that, while esure certainly let Mr R down with some of the issues I've identified above, it corrected them fairly quickly, acknowledged it had let him down and paid compensation. I think that was a reasonable response in the circumstances. So I don't intend to instruct esure to do anything further in respect of the issues it addressed in its complaints response of May 2024.

Further issues following esure's complaints response

Mr R told us that esure hasn't addressed his concerns because the issues of his incorrect NCD notification had caused additional problems with insurer A. I need to be clear that, generally we can only consider a complaint where the consumer has already given the relevant business the opportunity to deal with in the first instance. And I don't think that's happened in this case.

It seems that Mr R initially sent NCD proof to insurer A in April 2024. That contained incorrect information. But only eight days later esure sent Mr R the correct proof. And, as I've already said, I can't see anything wrong with that. So Mr R could have sent that to insurer A at that time explaining that the initial information esure had provided was wrong. And if he wanted to provide further proof, he could have sent insurer A esure's final response to his complaint which confirmed esure's errors and the correct NCD.

But, while I don't have insurer A's file, it appears Mr R didn't send insurer A the corrected information until August 2024. At that point it seems that insurer A was unhappy with the format or content of the NCD information esure had provided previously. So esure sent it additional documents verifying his NCD. But insurer A was also unhappy with the format or content of those.

Mr R emailed esure asking for help in October 2024. He told us that despite acknowledging his email esure didn't reply. That's not something that I've looked into. But, if Mr R has any concerns about the manner, content or format of its replies, to him – even if it is a failure to reply – since esure sent its complaints response in May 2024, then he can raise this as a new complaint with esure. Those are not things that esure addressed in its May 2024 response. And, while I can see that Mr R emailed esure in October 2024, it doesn't appear

that he was explicitly making a complaint at that point. So it wouldn't be appropriate for me to comment on the more recent matters here.

My final decision

For the reasons given above I do not require esure Insurance Limited to take any further action on the complaint it addressed in May 2024.

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

Joe Scott
Ombudsman