

The complaint

Mr A complains Liverpool Victoria Insurance Company Limited (LV) unfairly declined to offer a further online quote for a motor insurance policy after he changed some of the details. He also complained that the policy he obtained from it was unfairly priced.

What happened

After Mr A obtained a number of online quotes with differing details. After making additional changes to details in the quote LV notified him it was unable to offer a quote. And he was unable to access any further online quotes. He was able to activate one of the previous quotes he'd already obtained, and because he needed cover he decided to accept that.

Mr A was unhappy that the premium he paid for this cover was higher than other quotes he had been provided with and wanted LV to make a pro rata refund in recognition of the increased premium costs. He also wanted LV to remove any block from its systems and remove any adverse markers.

LV said there was no longer a block on its online system and that there were no adverse markers recorded against Mr A. It confirmed the decline to offer a quote hadn't been shared. It said it had checked its calculations for the cover taken out and wouldn't be able to offer a refund.

Because Mr A was not happy with LV, he brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said they were persuaded the reason for the block (decline) was due to rules around quote manipulation being triggered. They said the quotes couldn't be compared because they were all obtained using different data meaning risk was calculated differently for each of them, so a refund wasn't due. They thought Mr A had been given reasonable advice from LV in a timely manner.

As Mr A 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.

Our Service is unable to tell LV, or any insurer, how it must operate. LV is entitled to make commercially based decisions on how it offers or declines cover and how it prices them. We are unable to tell it otherwise, but I can look at whether it was both fair and reasonable in its approach.

In this case I saw on 3 July 2024 Mr A obtained some online quotes from LV for a car he was due to buy, using the next day as the start date. Early the next day he accessed the online quote system again. He changed some of the details used the day before, which

included a change in start date, reduction in the annual mileage estimate, and he used a different job title. He explained he made changes to the details as he had been trying to ensure he had the right cover at the right price. He also explained he'd made mistakes when entering his own personal data including the incorrect spelling of his surname and details of a previous claim, which he also corrected. After a number of changes, in which at least two more quotes were provided, he was issued a message that said:

"Sorry we can't insure you

Based on some of the information you've provided, were unable to give you a quote. This may be because of discrepancies in your application. We check the information you provide against a range of industry databases. If there's a mismatch in these details we might not be able to provide you with a quote."

It provided a list examples of discrepancies which included previous claims, driving history, ownership and use of car and no claim discount.

Mr A was blocked from obtaining any further quotes at this time.

I saw Mr A contacted LV by phone the same day he was issued the decline to quote notification. He said he wasn't given a clear and consistent reason why it had been unable to continue to quote. He said he was told by one LV advisor that a block had happened due to him obtaining too many quotes, another advisor said it was due to the changes made. And he was told it was due to the car itself. He said the block couldn't be due to the car because he had tried to obtain other quotes for a different car, and had used a different address, but LV's system still wouldn't let him have any quotes.

LV explained it has several different rules which are designed to block malicious actions, these include the number of quotes in set periods of time, alteration rules such as personal details on different cars, multiple drivers at the same address or on the same car etc.

LV is entitled to protect itself against quote manipulation and in this case I am persuaded by its explanation that the multiple changes made by Mr A, and changes in key data he had initially entered incorrectly, added to the type of car he was looking to insure, led its system to block him from obtaining further quotes and decline to offer cover on the updated details provided at the time, was reasonable.

I listened to a call between Mr A and LV after the quote decline. LV's advisor explained it had declined to offer cover as he didn't meet the criteria. The advisor tried to amend the details of the first quote to start at a later date but this wasn't possible. He was told the first version of quote obtained was still valid and it was available to be activated by him as long as the details were the same. The advisor was unable to clarify which part of the criteria he didn't meet, but they suspected it was something to do with dates. It should be noted that insurers aren't expected to divulge underwriting information to customers.

During this call Mr A told LV to activate this quote and it started from the 4 July 2024. I recognise Mr A took cover to start slightly sooner than it was actually required because at the time this was the only option available to him from the motor insurance market, not just LV. I saw the premiums quoted for cover to start a few days later had shown a lower price, however they were no longer valid. And because Mr A had made other material changes in addition to the start date, it means the cheaper quotes would've been calculated differently due to the material differences. And for this reason I can't fairly tell LV to make a refund to match the later quotes, because they were not comparable.

After Mr A made his complaint to LV it clarified it was a combination of the changes in details provided by Mr A, along with the vehicle type, that triggered an eligibility/decline marker in its quote system meaning it was unable to issue new quotes. Due to the length of time that had

passed since the initial quotes were obtained, LV were no longer able to access the data used, so it has been unable to be specific about what caused the declines.

LV have confirmed the information regarding these declines are not passed on to any other insurance companies, they are purely an internal decline. It said the fact that it declined to offer some quotes will have no bearing on the customer insuring elsewhere. It explained a decline to quote is different to being refused insurance, and this is not something that would have to be declared to any future insurer by him. And it also confirmed it would offer him quotes for cover in the future if he meets its underwriting criteria.

I acknowledge Mr A feels that LV didn't treat him the same as a customer who had obtained quotes by phone. and he said if he had known LV's online system would block him without warning, he would've gone through the process on the phone with an advisor. However when the quote was blocked and he contacted LV, its advisor tried to obtain another quote for him by trying various options without success. And its IT team investigated to see if there had been a fault in its system. I'm satisfied the quote was declined fairly based on legitimate factors considered by LV's IT system. I don't think LV declined to offer cover with the updated details provided by Mr A in an unfair or unreasonable manner. And I haven't seen any evidence of it treating him any differently to any other customer.

Therefore, I don't uphold Mr A's complaint and don't require it to do anything further.

My final decision

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 3 September 2025.

Sally-Ann Harding
Ombudsman