

The complaint

Mr W complains One Call Insurance Services Limited (One Call) did not provide the motor insurance cover that was bought.

What happened

Mr W's daughter obtained a quote via an online price comparison website for motor insurance cover for a car of which she was the registered owner and keeper. The intention was for the policy to cover both herself and Mr W.

Based on the information provided One Call offered cover, which was accepted.

After his daughter was involved in a motor accident it was found that Mr W was the only person insured under the policy.

Mr W said his daughter had selected business use by any driver and so she should also be covered, so it hadn't provided the motor insurance cover that was bought. One Call said business use was for any named driver on the policy. And because she was not named she wasn't covered. It maintained it had provided the cover requested using the information that had been input on the price comparison website.

Because Mr W was not happy with One Call, he brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said after looking at the sales journey, it was clear that *business use by any driver* only applies to anyone insured to drive the car. As Mr W was the only person insured to drive the car, *business use by any driver* would not apply, as his daughter wasn't a named driver on the policy.

As Mr W 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.

I saw cover was requested in the name of Mr W and the policy offered was for Mr W. There were no additional drivers named and added to the policy. I saw it was stated that his son/daughter was the registered keeper and owner of the car.

I looked at the question asked regarding business use and it says: "*How do you use the vehicle*". Business use by any driver was selected. In the additional help information included with this question it says "*Business use by any driver – choose this if anyone else you're insuring to drive the car uses it for business.*" This clarifies that business use by any driver is only for any driver insured on the car, and not any driver at all. In this case as only Mr W is named on the policy, only he has business use cover. Because his daughter was not added as a named driver on the policy, she wasn't included in the policy offer. I found the guidance

to explain what business use by any driver was clear that cover was only for a driver insured on the car. I recognise Mr W and his daughter understood this to be any driver, regardless of whether they are named on the policy, but unfortunately this isn't the case and the policy does not cover any driver to drive the car.

I also looked at the documentation provided to Mr W at the point the policy started in April 2024. I saw the welcome letter tells the policy holder to take time to read all the documents which had been uploaded onto its customer portal and that it is the responsibility of the policy holder to review and verify these to ensure that the information is correct. The documents available on the customer portal include the insurance certificate and schedule, statement of fact, One Call insurance information booklet and policy wording.

I looked at the statement of fact document and this details Mr W as the only driver of the car. I looked at the certificate of insurance and it says:

"6. Persons or classes of persons entitled to drive.

Those specified below, provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

- *Policyholder Only."*

This confirms only Mr W as the policy holder was covered. There are no other named drivers on the policy.

Mr W said he didn't check the policy documents. Had he done so he would have seen that only he was covered under the terms of the policy. And it would have given him the opportunity to contact Once Call to clarify cover provided and to request it to provide a quote for cover which included both himself and his daughter on the policy.

I recognise Mr W, and his daughter, are now in a difficult situation and I have taken his complaint very seriously, but I haven't seen any evidence of any incorrect action being taken by One Call Insurance in the administration of his policy. It offered and provided cover based on the information it had been given. I found the questions and guidance on the online comparison website, and the policy documentation provided at the start of the term of cover, were clear.

Therefore, I don't uphold Mr W's complaint and due to this I don't require Once Call to do anything further in this case.

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 W to accept or reject my decision before 7 August 2025.

Sally-Ann Harding
Ombudsman