

The complaint

Ms M complains about the way Right Choice Insurance Brokers Ltd administered her motor insurance policy.

What happened

Ms M had a motor insurance policy administered by Right Choice. The policy was due to lapse at the end of January 2025.

In November 2024, Ms M requested a quote online for a change of address. She obtained a quote but didn't confirm the change.

On 18 November 2024, Right Choice informed Ms M the change would process automatically in seven days, based on her having provided a change of address date of 17 November 2024. On 25 November 2024, Right Choice confirmed the address change had been processed, resulting in an additional premium of £562.25.

Right Choice spoke to Ms M on 25 November 2024 and she said she hadn't changed address, as the prospective move date she provided was 17 February 2025. Right Choice agreed to review further.

On 26 November 2024, Right Choice said it referred the matter to the underwriter, but based on Ms M having selected a change of address date of 17 November 2024, the change couldn't be reversed. The additional premium payment was taken around 3 December 2024.

Ms M complained to Right Choice. She said she didn't receive its emails warning of the automatic change and charge. She said she didn't agree to money being taken and that the change of address was due for 2025.

Right Choice issued a complaint response in December 2024. It said the address adjustment would remain based on the information Ms M had provided. It agreed to review further if Ms M was able to provide proof of address in her name.

Ms M referred her complaint to the Financial Ombudsman Service. She said she'd requested a quote for a new address based on a move date of 2 February 2025.

The Investigator upheld the complaint. They said Right Choice didn't provide sufficient evidence to show the date Ms M provided for the change. They considered Ms M's version of events to be more plausible. So they recommended Right Choice refund her the additional premium, with interest.

Right Choice didn't agree. It said it was not possible for Ms M to have selected the address change dates she alleged.

I issued a provisional decision not upholding the complaint, and in it I said the following:

"Ms M has provided a lot of information in support of her complaint. I assure Ms M that I've taken everything she's provided into account. But in this decision I've focused on what I think

are the key issues in this complaint. No discourtesy is intended by this, but it simply reflects the informal nature of the way that the Financial Ombudsman Service reviews complaints.

Right Choice is responsible for administering Ms M's policy. It's not responsible for deciding the policy premium, as that's the responsibility of Ms M's insurer. Under this decision, I've considered the actions of Right Choice in administering Ms M's policy, including informing her insurer of the address change.

It's accepted that Ms M requested a quote for a change of address online on around 13 November 2024. Right Choice says Ms M specified a date of 17 November 2024 for the address change, and Ms M says the date she provided was in February 2025.

Right choice has provided screenshots to show the likely steps Ms M would have had to take to request a quote for a change of address. I consider this evidence persuasive in the circumstances, as I think it is an accurate reflection of what Ms M would have seen and had to complete to request the quote.

The screenshots show Ms M would have had to input an effective date for when the change of address was to apply, in order to get a quote. And importantly, the screenshots show Ms M wouldn't have been able to select an effective date beyond one month after the date the request was being made. So I don't think Ms M would've been able to select a date in February 2025, when she requested a quote for the change of address, in November 2024.

In addition to the above, I consider Ms M has been inconsistent in her testimony. In her call with Right Choice in November 2024, she said the date of change was 17 February 2025, and in her submission to our service, she said it was 2 February 2025. As outlined above, Right Choice has shown it wouldn't have been possible for Ms M to select either of these dates when she requested the quote. And I don't consider it likely that Ms M would've sought a quote for an amendment, when the effective date of that amendment was after the policy in question was due to lapse. So overall, on balance, I'm persuaded Ms M provided an effective date for the address change of 17 November 2024. And I think Right Choice acted fairly in relying on this.

With this in mind, I think Right Choice acted fairly when it emailed her on 18 November 2024 to make it clear the change and additional charges would automatically apply within seven days. I say this because if Right Choice didn't update the policy with the new address, this could've meant in the event of a claim being made by Ms M, she may not have had the correct coverage under her policy. I think Right Choice's email on this date also supports the conclusion Ms M input an effective date of 17 November 2024. Ms M said she didn't receive this email, but I can see Right Choice sent this to the correct email address, and I've not seen evidence that Ms M provided different contact preferences prior to this.

Overall, having reviewed the available evidence, I think Ms M informed Right Choice of a change of address that was due to take place on 17 November 2024. The address which an insured vehicle is kept will be a factor in assessing risk and will likely impact the overall premium. I'm not considering the actions of Ms M's insurer in my decision here. But I'm satisfied Right Choice acted fairly in informing the insurer of the address change. It then gave Ms M notice of the change and additional premium, which I also consider was fair. This gave Ms M the opportunity to cancel the policy if she didn't want it to continue on the terms proposed.

In addition to the above, Right Choice made it clear it was willing to review evidence Ms M could provide, in her name, to show that she lived at the old address for the period in question. I think it was fair for Right Choice to offer to review this, but because I can't see Ms M provided any such evidence to Right Choice, I can't see that it was required to do anything

else. So I won't direct it to do so."

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.

Neither party responded to my provisional decision. So I don't have any reason to change the outcome I proposed in my provisional decision.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 16 September 2025.

Monjur Alam
Ombudsman