

The complaint

Mr A complains about how Extracover Limited administered his commercial motor insurance policy.

What happened

Mr A had a commercial motor insurance policy with Extracover. Mr A worked as a delivery driver through an app. Unfortunately, Mr A was informed by the app that he wasn't able to continue working for them due to the insurance information provided. The app had contacted Extracover to verify an insurance document was correct. Extracover had informed the app that it was fraudulent. Mr A was unhappy and complained to Extracover. Extracover didn't uphold the complaint as they didn't think they'd done anything wrong. Still unhappy, Mr A brought the complaint to this service.

Our investigator didn't uphold the complaint. They didn't think Extracover had done anything wrong. Mr A appealed. He raised the following points:

- Unjustified delay in providing alleged document
- Conflicting and shifting accusations
- Has provided clear evidence of his innocence
- Pattern of evasive and ambiguous communication
- Not informed of legal right to escalate
- Serious personal and financial harm

As no agreement could be reached, the complaint has been passed to me to make a final decision.

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.

At the outset I acknowledge that I've summarised his complaint in far less detail than Mr A has, and in my own words. I'm not going to respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern the Financial Ombudsman Service allow me to do this as it's an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I'm satisfied I don't need to comment on every individual point to be able to reach an outcome in line with my statutory remit.

My role here is to see whether Extracover has done anything wrong in the actions they've taken. The actions in question, are informing Mr A's employment app, as to the insurance document being fraudulent.

I've seen the email from Mr A's employment app which asks Extracover to confirm if the document is authentic. I've also seen Extracover's response where they advise it isn't. Based on what we've been sent and told by Extracover, the document in question doesn't

appear to be authentic. So, I don't think Extracover have acted unreasonably. How Mr A's employment app received the document, isn't for us to determine. Mr A would need to raise this with the employment app.

I will respond to the points raised directly by Mr A below.

Unjustified delay in providing alleged document

Mr A has said Extracover didn't provide him with the alleged document until August 2024. Whilst this might be the case, I can't see that this has been raised as a complaint point with Extracover. As a service, we can only look into complaint points raised with a financial firm first. So, I'm unable to comment on this point. Should Mr A remain unhappy, he can raise this as a new complaint point with Extracover.

Conflicting and shifting accusations

Mr A says that he was initially told that the document was fraudulent but is now being told it was both fraudulent and altered. Extracover providing additional information on why it was fraudulent doesn't make the information incorrect or conflicting. This doesn't change my outcome on the complaint.

Has provided clear evidence of his innocence

Mr A has sent us a video of how he can get his documents. He's also sent us an email from Extracover where they've confirmed they sent a document to the employment app.

The video doesn't change the fact that the document the employment app had wasn't authentic. I've asked Extracover for details about how the document was sent by them to the employment app. They've confirmed it was a fully automated process with no human interaction. Their system has set parameters it works to. Extracover have also sent us an email they received from Mr A where he confirmed to them that he'd sent an incorrect document to the employment app. Had the incorrect document been received by the employment app from Extracover, it's unlikely that the employment app would have needed to authenticate it with Extracover. Based on the evidence, I don't think it's most likely that Extracover sent an incorrect document to the employment app. So, this doesn't change my outcome on the complaint.

Pattern of evasive and ambiguous communication

Mr A has said Extracover have been evasive and ambiguous in their communication. I've again not seen that this has been raised with Extracover yet as a complaint. So, I'm unable to comment on it in this decision.

Not informed of legal right to escalate

Complaint handling isn't a regulated activity, so, I'm not able to investigate any complaint points about it. Providing escalation rights to this service, would be part of Extracover's complaints process. So, I'm not able to comment on this point.

Serious personal and financial harm

Whilst I'm sorry to hear about the impact this has had on Mr A, for the above reasons I don't think Extracover has done anything wrong. So, this doesn't change my outcome.

I'm very sorry that my decision doesn't bring Mr A more welcome news at what I can see is a

difficult time for him. But in all the circumstances I don't find that Extracover has treated Mr A unfairly or unreasonably in the information they gave the app.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint. I don't require Extracover Limited to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 25 February 2026.

Anthony Mullins
Ombudsman