

The complaint

Mr R complains that the premium for a motorcycle insurance policy quoted by Adrian Flux Insurance Services Group trading as Bikesure Insurance Services (Bikesure) increased significantly from the original premium quoted by a price comparison website.

What happened

Mr R wanted to insure a motorcycle and used a price comparison website to get quotes. One of these directed him to Bikesure and he proceeded to have a phone call with Bikesure about the quote.

After confirming a number of details, Bikesure provided a final quote for the premium. Mr R accepted this and took out the policy, but also complained that the cost had increased by nearly £400 from the original quote.

Bikesure rejected his complaint, saying that the lower quote had been based on different information from the final quote. Mr R referred his complaint to our service. Our investigator didn't think Bikesure had done anything wrong. Mr R disagreed and asked for an ombudsman's 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.

The Financial Conduct Authority's Consumer Duty requires financial businesses, including insurers and intermediaries, to offer fair value and clear pricing to their customers. That includes not having misleading prices or communications around quotes. I've considered whether any of the communications or quotes to Mr R were misleading or gave a false impression of the price of his policy as part of my review of his complaint.

I know Mr R's also unhappy with the price comparison site he used, but they are separate from Bikesure and I can't make any comment on their actions within this decision. They weren't acting as Bikesure's agent and Bikesure isn't responsible for the price comparison site's actions or how it generates quotes.

I can see Mr R obtained a quote from the price comparison site for around £220. However, the final premium was more than £610. Mr R thinks a more appropriate price, given the original quote, would be around £250, and so he thinks Bikesure should honour a price similar to that.

Bikesure's position is that the original quote referred to above was for third party only cover and based on Mr R having 9 years no claims discount. However, when it spoke to Mr R before he took out the policy, he confirmed he wanted comprehensive cover and had zero years no claims discount. These, it says, are the main factors behind the increase in the quoted premium.

Mr R says he provided the correct information to the price comparison site, but seems to accept the details around the lack of no claims discount and his desire to have comprehensive cover are accurate. He hasn't been able to show the details he entered into the price comparison site, and we haven't been able to obtain them.

Irrespective of this, I don't think the basis for the price comparison site's quote are particularly relevant here to my initial considerations. I say this because Bikesure's been able to show that its system gives the quote for the final amount based on Mr R having zero years no claims discount and request for comprehensive cover. So it seems to me that the final quote accurately reflects the premium charged for that level of cover based on Mr R's correct risk factors. Mr R's complaint isn't that the amount charged was excessive, but that it had been inflated unfairly from the price comparison site's quote. That means I don't need to comment on whether the final premium was in of itself reasonable. One thing to note here is that Mr R did accept the final quote, and took out the policy on that basis. If he was dissatisfied with the amount charged, he could have declined to take out the policy and sought cover elsewhere.

Whether the price comparison site's quote was based on the correct information is relevant to my consideration of whether Bikesure was in any way misleading about the price it would charge for the policy. I'm aware Mr R obtained a number of quotes from price comparison sites, comparing levels of cover and based on different information. And as I've said, I can't see anything which enables me to confirm what information was entered into the price comparison site in order to generate the lower quote. I'm not persuaded I can conclude that the lower quote was based on exactly the same information as that which generated the final, much higher quote. The difference is so large that I think it more likely that Bikesure's contention (that the lower quote was based on third party cover and nine years of no claims discount) is correct. Without some evidence that the correct information was used to generate the lower quote, I don't believe I can safely conclude that it was generated with that information.

My final decision

I don't uphold Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 4 December 2025.

Ben Williams
Ombudsman