

The complaint

Mr T complains about the service received by Aviva Insurance Limited in relation to a motor insurance policy he took out.

What happened

Mr T took out a motor insurance policy with Aviva via a broker. He complains about that policy.

In summary he said it wasn't clear who the insurer was, the overseas call centre caused confusion and contradictions and there was a delay in providing a refund after the policy was cancelled.

Mr T also complains that in dealing with his complaint, Aviva sent him a response to someone else's complaint. He said this caused him distress and worry that his details may have been shared with others too.

Aviva said many of the issues Mr T complained about weren't its responsibility, because the related to the sale of the policy, which it said the broker, not it, was responsible for. Aviva said it was entitled to charge Mr T time on risk, but that in this case, it would waive that charge and refund him.

Aviva understood how receiving details of another person's complaint would have caused distress and quickly apologised. It said there was no evidence to suggest Mr T's details were sent to anyone other than him.

Mr T remained unhappy and brought his complaint to the Financial Ombudsman Service. He didn't think Aviva was taking responsibility for its part. He said he didn't want to be on any list affecting his ability to gain insurance going forward.

Our Investigator didn't think Mr T's complaint should be upheld. He thought Aviva was fair in saying that much of the issues were the broker's and not Aviva's responsibility. He thought there was a delay in providing the refund to Mr T, but thought it wasn't a refund it needed to give. And, considering the size of the refund (£3.51), he didn't think the delay in receiving it had any marked impact.

Our Investigator understood Mr T would be worried about his data being shared with other's following him receiving a response to someone else's complaint. But he thought an apology from Aviva was sufficient. Our Investigator said he'd seen nothing to suggest Mr T's details had been shared with anyone in error.

Our Investigator confirmed Aviva said the policy was cancelled by Mr T and not it. So our Investigator said there's no list he's been placed on which would affect him gaining insurance going forward.

Mr T remained unhappy and wanted an Ombudsman's decision. He said compensation of £300-£500 would be a fair resolution.

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.

Having done so, I'm not upholding it. I'll explain why.

I'll not be addressing every argument raised or bit of evidence provided. Nor will I be referencing all the laws, guidelines and principles I've considered. Instead, in line with our role as an informal service, I'll comment on what I consider to be key.

I agree with our Investigator that some issues Mr T has complained about lie with the broker and not Aviva. They include the call centre and all the information provided at the sale and any charges applied by the broker.

Mr T has pointed out that it is on Aviva's documents the start time of the policy, and that it allowed the policy to start when it did. And I agree. But I don't think Mr T has been put in any worse position by what happened (the policy starting at 00:01) as opposed to what he thought was happening (it starting at circa 16:00 the same day) when he purchased it.

What Aviva is responsible for is the charge for the time on risk. That's a charge Aviva is entitled to apply. I need not have refunded it, but here it did. So I can't reasonably say that was unfair of it. Yes, there was a delay in returning that to Mr T. But given the small amount of £3.51, I'm not persuaded it stopped Mr T taking any action he wanted to take. He's not provided any evidence to show it did.

I'm satisfied Aviva have the policy recorded correctly as cancelled by Mr T.

Like our Investigator, I can understand how receiving someone else's complaint details would have raised questions about what was happening with the details of your own. But there's no evidence Mr T's details or details on his complaint were shared. Aviva apologised for its error quickly, and I'm satisfied that's a sufficient response.

My final decision

For the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 14 January 2026.

**Joe Thornley
Ombudsman**