

## **The complaint**

Mr C complains about how ACORN INSURANCE AND FINANCIAL SERVICES LIMITED (Acorn) administered his commercial motor insurance policy.

## **What happened**

Mr C held a policy arranged and administered by Acorn. Shortly before the policy was due to renew, Mr C contacted Acorn unhappy with the renewal price and wanting to update some details on the policy. Documents were issued and sent to Mr C the same day with the renewal date remaining the same.

The following day Mr C contacted Acorn, he said the vehicle wasn't showing as being insured on the Motor Insurance Database (MID) and that as a result, the company he worked for had cancelled his account. Mr C then provided evidence of his vehicle not showing as insured on MID.

Acorn said when Mr C called to make changes shortly before renewal, it updated MID, it said MID can take 7-14 days to update and assured Mr C he was insured. They said there may have been a delay relating to the formatting of the registration, but didn't think this affected Mr C's cover. It paid £75 compensation as a result.

Mr C remained unhappy, he said the company he worked for thought he'd acted fraudulently, by providing a certificate of insurance showing he was insured, when MID didn't support that being that case. He thought Acorn were responsible for this.

Acorn didn't agree so Mr C brought his complaint to the Financial Ombudsman Service.

Our Investigator didn't think it should be upheld. She didn't think Acorn had done anything wrong and noted it said would speak to the company Mr C worked for if contacted, to explain that he was covered, and the document the company thought was fraudulent was genuine.

Mr C didn't agree, he said the company he worked for didn't reach out to other businesses so thought it was Acorn needed to reach out to it.

## **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.

This issue seems to have come about based on Mr C's car not showing as being insured on MID after he made the changes. It's not in dispute that this was the case – the car was not showing when the company Mr C works for took the action it did. But I've seen information from MID that shows it may take 7-14 days for such information to show. All this happened before those 14 days, and in fact before the seven days. Ultimately, I can't say Acorn did anything wrong here.

I understand Mr C's company cancelled his account with them. But because I don't find Acorn did anything wrong, I can't fairly hold it responsible for the choices made by another company it's not connected to. Mr C was insured, and Acorn was willing to confirm that with the company. If that company didn't want to take up that offer, whatever its internal practices were, I don't, because I can't reasonably, hold Acorn accountable for that.

Acorn said there may have been a formatting issue with the registration of Mr C's car, but it's said this hasn't affected the car being insured. And because all the issues occurred before the seven days MID said it may take to update details, I don't think it's materially impacted what's happened here. So with that in mind I find the £75 reasonable compensation in the circumstances.

### **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 C to accept or reject my decision before 26 February 2026.

Joe Thornley  
**Ombudsman**