

The complaint

Mr S complains about Acorn Insurance & Financial Services Ltd's (Acorn) administration of his car insurance.

What happened

Mr S insured his car via Acorn, an insurance broker. On 8 April 2025 Mr S called Acorn to change the insured vehicle. This created an additional premium, which Mr S chose to spread across his remaining monthly instalments.

On 23 April 2025 Mr S changed the insured vehicle back to the vehicle that was previously insured, and the premium reduced. However, the monthly payments didn't reduce to the amount they were previously. Mr S complained to Acorn that they didn't tell him the price could be different when he changed the vehicle originally, and he wanted the premiums to be the same as they were before.

Acorn issued a final response to Mr S' complaint. They said the insurer rates changing can alter the price when changing a vehicle, and the details entered when re-adding the vehicle differed, which impacted the risk and price.

As Mr S remained unhappy, he approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't uphold the complaint. He said that when Mr S changed the vehicle, Acorn had said the price could change if he changed it again. The investigator also said that when Mr S re-added the vehicle that was previously insured, some of the details had changed and this had impacted the price.

Mr S didn't agree so the case was passed to me for 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.

Having done so, whilst I appreciate it will come as a disappointment to Mr S, I've reached the same overall outcome as our investigator.

When Mr S called Acorn to change the vehicle on his policy, he said the insured vehicle was in the garage and he wanted the insurance transferred to another vehicle. Details of the new vehicle were provided by Mr S. Acorn's agent asked if it was still being parked on the driveway overnight and Mr S said yes, the same as the previous vehicle, and nothing had changed. The agent then outlined the additional premium which would be due for the new vehicle. Mr S asked if he changed the vehicle again whether he would receive a refund and the agent said that he might, they couldn't guarantee it, and the price could go up or down.

So, having listened to the call, I don't agree with Mr S that Acorn didn't tell him the price could change if he changed the insured vehicle again.

When Mr S re-added the vehicle that was previously insured, he did this online himself. And whilst the premium reduced, it didn't reduce to what it was previously. However, some of the details Mr S entered were different from when the vehicle was previously on cover. Acorn has checked with the relevant pricing area for the insurer and confirmed the details which were changed altered the risk profile and by extension, the price. This included where the vehicle was kept overnight (Mr S selected garage, previously it was declared as on the driveway), when the vehicle was purchased (Mr S entered June 2024, previously it was listed as May 2020) and the purchase price (Mr S entered £12,000, previously it was declared as £9,180). Although it's commercially sensitive so I'm unable to share exact details, Acorn provided this service with information which supports these changes altered the risk and price.

So, whilst the same vehicle was placed back on cover, some of the details were different, and this impacted the risk and the associated price. And Acorn did say the price could be different when Mr S asked what would happen if he was to change the vehicle again.

With the above in mind, I don't think Acorn has acted unfairly.

Mr S said to our investigator that when he re-added the vehicle, he entered the correct details – garaged, purchased in 2024 and at a price of £12,000. However, Mr S also said he wasn't the person who entered the different, incorrect, details originally and he said this service should also investigate the agent who arranged the policy initially. But, as explained to Mr S by the investigator, that wasn't part of the complaint he'd raised previously or asked this service to investigate, so it doesn't form part of my consideration here.

It also isn't clear who arranged the policy in the first place if it wasn't Mr S, it's unclear from what Mr S said whether he is alleging Acorn entered the details incorrectly originally, or the broker or agent who arranged his car finance – or someone else. But, regardless, as explained to Mr S by the investigator, he would need to complain to whoever he thinks arranged the policy and entered the incorrect details in the first instance. And he may then be able to bring a separate complaint to this service if he remains unhappy - but that would also be subject to our usual rules and jurisdiction, and whether that agent/business actually fell within our remit.

But I'll also mention, to manage Mr S' expectations as our investigator did, that Mr S has confirmed all the details are now correct, and the premium associated with that is higher than it was before the vehicle was removed. So, if those details were also correct before the vehicle was removed, the premium potentially *might have* been higher before then too. In which case Mr S *might have* paid less to insure the vehicle originally than he would've had they been correct, and therefore he *might not* have suffered any loss as a result, even if the details were incorrect.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 8 December 2025.

Callum Milne
Ombudsman