

## The complaint

Mr W complains that BISL Limited mishandled his motor insurance policy.

## What happened

The subject matter of the insurance was a hatchback car first registered in 2002.

Mr W acquired the car in 2021.

For the year from 20 November 2024, Mr W had the car insured on a policy branded with the name Zenith, which was a trading name of BISL. BISL was responsible for arranging and administering the policy.

Mr W paid the cost for the year of about £370.00. An insurance company was responsible for dealing with any claim.

The policy was set for automatic renewal from November 2025.

On 8 September 2025, Mr W rang BISL to stop automatic renewal. BISL's call-handler actioned that. Unfortunately, BISL's system incorrectly applied an additional premium of £38.15.

Later that day, Mr W rang BISL about the extra charge. A different call-handler said there had been a system error and cancelled the charge. Mr W asked to make a formal complaint and speak to a supervisor.

Mr W rang again, complaining that the second call-handler had hung up on him and BISL hadn't called back. BISL offered £10.00 which it increased to £40.00.

By a final response dated 10 September 2025, BISL apologised for its error and said that in addition to its payment of £40.00. it was sending a further £10.00. The final response included the following:

*"...I acknowledge that during your conversation our Representative didn't identify this as a system issue and therefore continued to action your request..."*

*...you contacted us to query the payment again. Our Representative identified the £38.15 as a system issue and had the premium removed. At this time you requested to speak to a manager, I identified that the line went quiet until the call disconnected. I was unable to identify that a manager callback was requested and I appreciate we haven't met your expectations with this matter..."*

*... we didn't attempt to collect an additional premium of £38.15 and this was removed."*

The final response also included the following:

*“We transferred you to our Escalations Team who acknowledged that there'd been system issue, however that this had been rectified and issued you a credit of £40 for the inconvenience. I accept that you remained happy with this resolution and your concerns were raised to our Customer Relations Team.”*

Mr W asked us to investigate. He asked us to direct BISL to make a formal apology and to pay £750.00 compensation.

Our investigator didn't recommend that the complaint should be upheld. He thought that BISL had identified and corrected the error promptly, apologised, and made a reasonable offer of compensation for the inconvenience caused.

Mr W disagreed with the investigator's opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- After he asked to be put through to a supervisor, the second call-handler disconnected the second call. That was consistent with deliberate obstruction.
- BISL did not call back.
- That was neither prompt nor fair complaint-handling.
- On the third call, BISL applied pressure to discourage him from escalating his complaint.
- BISL should've recognised audible signs of his communication difficulties and made adjustments to its communications.
- BISL created both the risk of a £38.15 loss and the need for him to spend his day rectifying BISL's mistake.
- BISL caused him significant distress.
- The £50.00 offer is plainly derisory in the circumstances.

### **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.

I accept that BISL shouldn't have been responsible for an error that charged Mr W £38.15. And the first call-handler didn't identify the error.

So Mr W had to make the second call. From the call recording, I'm satisfied that BISL promptly apologised and put right the error. So it didn't take any more money.

From the call recording, I'm not persuaded that, after Mr W asked for a supervisor, BISL's call-handler deliberately ended the second call. I don't draw any inference from the failure to call back, as Mr W made his third call shortly afterwards.

From the recording of the third call, I accept that Mr W found it stressful to spend time arguing for what he considered appropriate compensation. However, I don't consider that BISL should've recognised signs that Mr W had a need for adjustments in communication.

I don't consider that BISL's call-handler said anything inappropriate about the likely outcome if Mr W brought his complaint to us. And I don't consider that BISL treated Mr W unfairly.

After Mr W complained to BISL, the Financial Conduct Authority's dispute resolution rules allowed BISL eight weeks to give its final response. BISL responded within a couple of days.

BISL's final response included the word "happy" when "unhappy" would've made more sense as a reason for involving the Customer Relations Team.

I've thought about BISL's error and the nature and duration of its impact on Mr W. I'm satisfied that, together with its prompt action to put right its error and to apologise, BISL's payment of £50.00 is fair and reasonable and in line with our published guidelines for compensation for distress and inconvenience.

### **My final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct BISL Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 17 March 2026.

Christopher Gilbert

**Ombudsman**