

The complaint

Mr K complains that Sainsbury's Bank Plc (SBP) omitted to include windscreen cover when it sold him a motor insurance policy and misled him to believe it was included.

What happened

Mr K was looking for a motor insurance policy via a comparison website. He said that when doing so he chose to add windscreen cover as an optional extra. SBP sold him a third party fire and theft policy. Mr K says that he carefully checked the policy information and noted that the schedule clearly listed the excess payable for windscreen cover. So, he believed that cover was included with his policy.

However, when Mr K needed to claim for a cracked windscreen SBP told him he didn't have that cover. Mr K complained. In a response dated 16 June 2025 SBP said that as he hadn't selected windscreen cover when taking out his policy he wasn't eligible for the cover. It also said the windscreen excess was showing on the schedule as standard. However, it also acknowledged that one of its agents hadn't dealt with Mr K in a professional manner. So it offered him £25 in compensation for the impact of that.

Mr K brought his complaint to the Financial Ombudsman Service. One of our Investigators looked into it and made some enquiries of SBP. As SBP didn't provide the requested information she said she would uphold the complaint. SBP then sent us additional information. Another of our Investigators then considered it. He didn't think SBP had done anything wrong. Mr K didn't agree so his complaint's been passed to me to decide.

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.

In bringing this complaint and responding to our Investigators' assessments of it Mr K has made a number of points. I've considered everything he's said but in this decision I don't intend to address each issue raised. Instead I will focus on what I see as the key matters at the heart of Mr K's complaint, which SBP addressed in its complaint response of 16 June 2025 and the reasons for my decision.

Mr K says he believes he chose windscreen cover when buying the policy. However, based on everything I've seen, I'm satisfied he's mistaken. SBP told us that it no longer has screen shots of Mr K's specific online journey. Although it has shown us evidence of the questions he was asked. That shows Mr K would have needed to choose windscreen cover as an optional extra and for an additional premium. That cover would not have been added to the policy by default.

In addition SBP has shown us details of 17 other quotes Mr K ran on the comparison website before it sold him its policy. In some of those he chose optional extras like roadside assistance or legal cover but he didn't choose windscreen cover in any of them. So, on balance, I'm persuaded that he didn't select windscreen cover when buying this particular policy.

Further his policy product information document which summarised his policy says glass or

windscreen cover only applies if Mr K had "*paid for this as an optional extra and this is shown on your schedule*". However, Mr K's schedule said that he had not selected any additional products. So, this is further evidence to support that he had not chosen windscreen cover and that it was not included within his policy.

The schedule does quote an excess figure if a claim on windscreen cover was successful. But I don't think it's reasonable to assume that because a schedule shows an excess figure it implies the cover must be included when elsewhere the policy documents make it clear that it's only covered if explicitly shown on the schedule. It's worth repeating that windscreen cover isn't included within the schedule. So, I'm satisfied that Mr K didn't select windscreen cover when buying the policy. It follows that I don't think SBP did anything wrong when selling Mr K the policy.

Additionally, Mr K has complained about SBP's service. However, I note SBP offered Mr JK £25 compensation for the impact of the unprofessional manner in which one of its agents spoke with him. I think that's reasonable in the circumstances and I've seen nothing on file that would cause me to increase that sum.

My final decision

For the reasons set out above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 12 March 2026.

Joe Scott
Ombudsman