

Complaint

Mr K is unhappy because he says U K Insurance Limited (UKI) has quoted the registration number of his car incorrectly on the car insurance policy he has with it.

Background

Mr K has a car insurance policy with UKI. He says UKI has incorrectly detailed the registration of his car on the policy document. He says it should be OWO3 JXX (oscar, whiskey, oscar, three, juliet, x-ray, x-ray).

UKI has quoted the registration as OW03 JXX (oscar, whiskey, zero, three, juliet, x-ray, x-ray). Mr K wasn't happy with this and complained to UKI, repeating what he considers to be the correct registration.

UKI says it's checked with various official sources and it's quoting the registration correctly. Mr K wasn't happy with this and brought his complaint to this service. Our investigator checked with a number of government websites, insurance and car valuation websites and confirmed UKI has quoted the registration correctly on the policy document.

Mr K wasn't happy with this and asked an ombudsman to make a decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And having done so, I've reached the same conclusion as the investigator and for the same reasons. I'll explain my reasoning.

It seems to me the confusion in this case arises from the similarity between the letter "O" and the number zero in certain type fonts. Having looked through the various documents submitted by the parties, I think there are times when the difference between the two is obvious and times when it's not, dependent on the type font.

To reach a conclusion on this matter, it seems to me the best place to seek guidance is from official resources. So my starting point is the guidance provided by the Driving and Vehicle Licencing Agency (DVLA) which is the government organisation that keeps records of all drivers and vehicles in the country.

The DVLA's guidance on vehicle registration plates explains that the UK's standard format is letter, letter, number, number, letter, letter, letter. So this format is in line with UKI's view of the correct registration.

I've checked with the DVLA website and Mr K's car was registered in June 2003. The two numbers in the registration represent the year the car was registered. In this case, if I assume UKI is correct, the two numbers in question are zero and three. The DVLA confirms cars with these numbers in the registration were registered between March and August 2003 and that fits in with the date Mr K's car was registered. So that's also in line with UKI's view of the correct registration.

I've then gone on to look at other resources such as the Motor Insurance Database, the government's MOT database and various car valuation websites that this organisation uses. Searches on each of these return details for Mr K's make and model of car when UKI's version of the registration is input. When I use Mr K's version with an "O" instead of a zero, the websites fail to return any information and say that the registration format isn't correct.

From this, I'm satisfied that the registration that UKI has quoted on the insurance documents is correct as it agrees with the government's DVLA and MOT records and those of other key motor resources. I'm not persuaded UKI has done anything wrong and so I won't be asking it to do any more.

my final decision

I don't 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 25 August 2019.

Paul Phillips
Ombudsman