

complaint

Mr G complains that Endsleigh Insurance Services Ltd didn't do enough to prevent the use of his identity to set up a fraudulent insurance policy and haven't done enough to help apprehend the perpetrator. He also complains about the way in which it communicated with him.

background

In December 2016 Mr G was a victim of fraud. In a short space of time a large number of insurance policies were set up in his name (one of which was with Endsleigh). Mr G reported these to the police. Mr G made complaints to our service about a number of these businesses and their handling of his concerns. I've looked at all of these and while the reasoning is similar, I've looked at each on their own facts.

This complaint is about Endsleigh. A policy was purchased on the internet via Endsleigh in Mr G's name. Post sales checks picked up that this was potentially fraudulent. Mr G received a letter from Endsleigh in January 2017. He contacted it asking a number of questions. These were to find out the number of policies that had been taken out, more about this kind of fraud and what measures it had put in place to prevent further instances.

Endsleigh provided responses to these questions, as well as a number of further enquiries. In various correspondences it explains the following:

- Only one policy had been set up.
- It feels it followed all the correct procedures. These procedures meant that the policy was flagged and further checks were done. All of which highlighted that the policy was fraudulent.
- It would cooperate with the police by providing details of those that set up the policy.
- It had added blocks to prevent Mr G's details being used to create any new policies with them.
- How to use CIFAS to provide more protection.
- Mr G may receive one more letter which confirms the final cancellation.

Mr G wasn't happy with Endsleigh's explanation and handling of the complaint so he brought the complaint to us. Mr G wanted Endsleigh to put more stringent blocks into place to ensure no one else is subject to this fraud, cancel the policy and any others that may exist, help the police pursue the crime and compensate him for each individual policy.

Our investigator didn't recommend that the complaint should be upheld. She felt that Endsleigh had tried to provide Mr G reassurance and acted fairly in trying to resolve Mr G's complaint. Mr G didn't accept the investigator's findings. The case has therefore been passed to me to review.

my findings

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 won't be asking Endsleigh to do anything further.

I appreciate that Mr G was alarmed and concerned by these events. Especially as a large number of policies were taken out with various insurers, all around the same time. And I understand that he is worried about the possibility of something like this happening in the

future. However Endsleigh wasn't the root cause of this issue. So what I need to consider is whether Endsleigh did enough to help Mr G once it knew about the fraud.

Endsleigh identified that the policy was potentially fraudulent during post sales checks and took actions to close the policy down so it didn't affect Mr G. It communicated with him in the days following this to provide general and specific advice. I can see it tried to reassure Mr G and manage his expectations about what correspondence he may receive going forward. I appreciate that Mr G wanted more information however I think Endsleigh was as helpful and clear as it could've been.

Mr G has not suffered any financial loss and I haven't seen anything else to suggest any other detriment. I therefore don't think it would be fair to ask Endsleigh to pay any more compensation, and certainly not the £100s per policy that Mr G is seeking.

Endsleigh says it can't discuss its security processes and procedures in detail and I don't think that is unreasonable. I therefore don't consider it appropriate for me to ask Endsleigh to provide more information about the fraudulent activity.

Mr G would like more stringent systems in place to protect individuals going forward. It isn't for us to tell Endsleigh what security systems they should have in place. This is a matter of commercial judgement and the role of the Financial Conduct Authority. However I can see that Endsleigh has put an additional block on Mr G's details and has suggested CIFAS. I think these were helpful and reasonable steps for Endsleigh to take.

Mr G reported this fraud to the police. Endsleigh has said that it will co-operate with the police if asked for any information, and I think this is reasonable. Mr G doesn't feel this is sufficient and I can understand he feels strongly about the perpetrators being caught. But considering this is being dealt with by the police, I don't think it's appropriate for me to comment on this further.

Because of the above I don't think it's fair to ask Endsleigh to pay Mr G compensation or to take any further actions. It dealt with his enquiries promptly and in the fullest way it could. Endsleigh provided Mr G with advice and ensured that this didn't affect him going forwards. I do agree that this situation would have worried Mr G, but I don't think it's reasonable to conclude that this is because of Endsleigh's actions.

my final decision

My final decision is therefore that Endsleigh Insurance Services Ltd has done enough to settle this complaint and I don't ask them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 17 August 2017.

Kinjal Vadgama
ombudsman