

complaint

Mr F has complained that The Green Insurance Company Limited ("TGIC") did not notify him that he owed it money after it cancelled his motor insurance policy.

background

Mr F had an insurance policy with TGIC. It was cancelled after Mr F missed payment dates on more than one occasion. After the policy was cancelled TGIC said Mr F owed it for time on cover plus a £50 cancellation fee. Mr F said he first heard about this debt two years later and that TGIC shouldn't be able to ask for the money after waiting so long to contact him.

The adjudicator was satisfied that TGIC had shown that Mr F owed it money and had written to him at the time the policy was cancelled and at other times in the last two years. He thought that TGIC had shown that the debt collection company which took on the debt from TGIC had also written and sent SMS texts to Mr F. He noted they had used the same address and telephone number that Mr F was using for this complaint to the Financial Ombudsman Service. While the adjudicator wasn't able to find out why Mr F did not receive the notifications he thought that TGIC had done enough to try to contact him.

In response, Mr F said that while he accepted some of the points made by the adjudicator he would like his complaint to be further looked into by an ombudsman.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I think that TGIC's records show that Mr F owed it for some of premium for time on cover and a cancellation fee. Like the adjudicator I can't be sure why Mr F didn't receive the letters and texts about the money he owed TGIC. But I think that TGIC has clearly shown that it and the debt collection company sent letters to the address Mr F had given it. I can also see that the debt collection agency used Mr F's phone number to send him SMS texts about the money he owed.

I think TGIC did enough to tell Mr F about the money he owed it. I'm sorry to disappoint Mr F but I do not think it would fair for me to order TGIC to cancel this debt.

my final decision

For the reasons set out above my decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 19 November 2015.

Sarah Brooks
ombudsman