

## **complaint**

Mr N has complained that Accent Insurance Consultants General Insurance mis-sold him an insurance policy as that insurer did not cover grey import vehicles.

## **background**

Mr N attended the offices of Accent on 26 January 2010 to obtain a quote for his vehicle. Accent provided a quote for cover with an insurer, which Mr N accepted the next day.

On 22 April 2010 Mr N submitted a claim after he was involved in a collision with another vehicle. At this point the insurer conducted checks on his vehicle and discovered it was a grey import. The insurer provided seven days notice of cancellation as it does not insure grey import vehicles. His policy was cancelled by the insurer on 24 May 2010.

The adjudicator upheld this complaint. It was his assessment that Accent should have reasonably been aware that Mr N's vehicle was a grey import. Accent should have known that its chosen insurer would not insure Mr N's vehicle and consequently Accent sold Mr N a policy that was unsuitable. He recommended that Accent pay Mr N £100 compensation for the distress and inconvenience it caused Mr N.

Accent disagreed with the adjudicator's view and stated it sold Mr N a policy that was suitable to him based upon the information that he provided to it.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Accent used its system to check Mr N's vehicle details which should have shown it that his vehicle was a grey import and that therefore the insurer Accent was placing this risk with, would not insure grey imports. However Accent's system did not alert it.

Mr N also states that in any event he told Accent that his vehicle was a grey import and Accent deny this.

As this exchange took place at a face to face meeting, there is no documentary evidence presented to me to enable me to decide which party is actually correct. However the documents prepared by Accent do show that Mr N's vehicle was manufactured about ten years prior to its first registration in the UK, which in turn should have alerted Accent as Mr N's broker that it was very possible in those circumstances that Mr N's vehicle was a grey import, which are always harder to insure.

Further, Accent initially told the insurer that Mr N had always been completely honest with it, so for Accent to now say he is not honest is more than disingenuous.

Therefore I find on the balance of probabilities that it more likely than not that Mr N did explain the issue with his vehicle to Accent and in any event Accent's system should have alerted it that it was probable that the vehicle would be a grey import.

**my final decision**

For the reasons above, it is my final decision that I uphold this complaint. I order Accent Insurance Consultants General Insurance to pay Mr N the sum of £100 compensation for the distress and inconvenience it caused him.

I make no other order against Accent.

Rona Doyle  
**ombudsman**