

## **complaint**

Mr M complains that U K Insurance Limited ("UKI") made an error when it updated his car insurance policy. He also complains about the level of customer service he received.

## **background**

In November 2015, a named driver on Mr M's car insurance policy called UKI to update the car registration details. After the conversation, the registration on the policy was changed, but everything else remained the same.

Mr M discovered that the policy still had the same car but a different registration number listed on it. However, the policy should show a different car – as this is what he wanted updating. He complained.

UKI explained that the named driver was clear when she asked for only the registration to be changed and nothing else. Mr M says the advisor should've checked and asked more questions around the change. He also said that UKI didn't respond to him and when he spoke to a complaints handler, she was rude to him.

Our investigator didn't uphold Mr M's complaint. She said that she listened to the call between the named driver and UKI and felt that UKI followed the instructions it was given. So it hadn't done anything wrong. UKI wasn't able to give us any copies of calls between Mr M and the complaints handler, so she didn't know what was said. But she could see that UKI told Mr M that he could refer his complaint to us after it issued a final response so it wasn't unreasonable that it didn't continue to communicate with him about the complaint.

Mr M disagreed with the investigator. He felt UKI should've known to update the vehicle rather than just the registration. And that UKI hadn't provided a satisfactory service. So the complaint has been passed to me.

## **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 can see that a lot of correspondence on file relates to a complaint Mr M has already made to this service. As we've already issued a final decision on this complaint, I won't be considering it. I will be looking at whether UKI was reasonable in only updating the registration of the vehicle on the policy and the customer service Mr M has experienced in relation to this complaint.

### *vehicle registration change*

I've listened to the telephone call between the named driver and UKI. The named driver says she just needs to change the registration. UKI asks if everything else should remain the same and she agrees that it should. There isn't any reference to changing vehicles in this call. So I think UKI has followed the instructions it was given during this phone call.

I appreciate Mr M's point that the named driver meant the vehicle rather than the registration number. And it's possible UKI could've asked further questions to be sure to update the policy correctly. But UKI explained that updated policy documents would be sent through,

and these should be checked. On the policy schedule the vehicle has remained the same but the registration number has changed. So Mr M would've been aware at this point that only the registration had been updated and could've called to get this changed. I also can't see how this mistake has caused any financial loss. So I won't ask UKI to do anything here.

#### *customer service*

Mr M says an advisor was rude to him when he spoke to her over the telephone. UKI hasn't been able to give me the copies of these calls, so it's difficult for me to know what was said. However I do understand Mr M's strength of feeling about this. So I've looked at the emails he's sent in, and any responses UKI has sent. From this, I can't see that UKI has acted unreasonably.

UKI sent its final response to Mr M about this issue in June 2016. The response addressed why the car registration number was updated and why the vehicle wasn't changed. And I can see that the response explained that Mr M could refer his complaint to this service. So when Mr M continued to complain to UKI about the same points, I think it was reasonable for UKI to explain it had finished its investigation into the matter and so wouldn't consider it again. It had explained where Mr M could go from that point so I wouldn't expect it to continue to address the same complaint. I can also see that Mr M was unhappy about the issue he'd previously complained about. But as this has already been considered by both UKI and this service, it wasn't unreasonable for UKI to say it wouldn't look at the issue again.

Mr M has said he'd like this service to report the issues he's had to the Financial Conduct Authority. But there's no reason for me to do this. More information about our relationship with the FCA can be found on our website.

#### **my final decision**

For the reasons I've explained, I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 March 2017.

Charlotte Wilson  
**ombudsman**