

## **complaint**

Miss R complains that when she bought a motor insurance policy through Moneysupermarket.com Financial Group Limited, her private number plate was changed to her car's original number plate on her policy documents. She wants it to change its systems and reimburse her call costs.

## **background**

Miss R bought a policy online through Moneysupermarket. But she says her private plate number was changed to the car's original number when the details were transferred to the insurer's systems. Miss R says she entered her private number plate when taking out the policy.

Miss R asked Moneysupermarket to show her quotations from other companies to prove that she'd entered the wrong number plate. However, it only showed quotations relating to the one insurer. So she suspected this was because the problem was between Moneysupermarket and this insurer's systems.

Our adjudicator didn't recommend that the complaint should be upheld. She thought Moneysupermarket had provided evidence to show the information being transferred to the insurer's systems matched what had been inputted on its website.

Also, she didn't think quotations from other companies would show there was a problem with the systems. This was because the policies would need to be purchased in order for details to be transferred across to other companies. Moneysupermarket did provide a copy of other quotations Miss R had obtained. These showed there were several quotations created with different companies other than her insurer using her car's original registration number. But none of these were purchased.

Miss R replied that she'd never owned the car without the private number plate, and never knew what the original number plate was.

## **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 appreciate that this error must have been very aggravating for Miss R. She says she bought her policy using her private number plate. But the insurer had her car's original registration number. She has had to take time to sort this out.

I can see that Moneysupermarket investigated Miss R's concern. It tested entering the private number plate on its database and this transferred through to the insurer correctly. It looked at other quotations Miss R had sought for her car to check what details were entered. These all showed the car's original plate number. It concluded that Miss R must have inputted the incorrect registration number.

After Miss R brought her complaint to us, Moneysupermarket also checked its system for quotes she'd had from other companies than her insurer. These also showed her original number plate.

I appreciate that Miss R says she didn't know the car's original plate number. But Moneysupermarket has shown that the error wasn't caused by its system. So I can't reasonably hold it responsible for this or ask it to pay Miss R any compensation.

**my final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 29 January 2016.

Phillip Berechree  
**ombudsman**