

complaint

Mr J is unhappy EUI Limited had the incorrect vehicle registration number on his motor insurance policy.

background

The background to this complaint, and my provisional findings, can be found in my provisional decision which I've attached below and which forms part of this final decision.

In summary, I didn't think the complaint should be upheld. I explained EUI didn't do anything wrong in relying on the information Mr J gave them about the incorrect vehicle registration number when he called them to accept one of the insurance quotes he received online.

I also explained that I couldn't see any evidence to show me Mr J contacted EUI once he received the motor certificate and policy schedule with the incorrect vehicle registration number. And that there was no evidence to show me Mr J didn't receive these documents.

I invited Mr J and EUI to let me have any final submissions they wanted me to consider by 28 August 2019, before I made my final decision. However, neither party responded.

my findings

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

Neither party responded to my provisional decision or made any further comments for me to consider. Because of this, I see no reason to change my provisional decision.

my final decision

For these reasons, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 3 November 2019.

Leanne McEvoy
ombudsman

copy of provisional decision

complaint

Mr J is unhappy EUI Limited had the incorrect vehicle registration number on his motor insurance policy.

background

Last year, Mr J applied for his motor insurance policy online. Following the initial application, Mr J then phoned EUI on a different day to accept the quote provided online.

In March 2019, Mr J says he was contacted by a third party company who let him know his car wasn't insured. Mr J says he called EUI when finding out he wasn't insured and let them know the vehicle registration number was incorrect. Mr J says this error was EUI's fault.

EUI say they amended the relevant car details and re-sent Mr J his updated policy documents shortly after he told them the correct car details. EUI say it wasn't their fault they had the incorrect car details as they relied on the details Mr J included on his online application.

Our investigator looked into Mr J's concerns. He said EUI hadn't acted unreasonably as they relied on the information from Mr J's online application. The investigator also said it was Mr J's responsibility to check the information was correct on the insurance documents EUI sent following the telephone conversation. Mr J disagreed so the case has been passed to me.

my provisional findings

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

EUI have sent me a copy of the information Mr J included in the application he completed online through an aggregator website, which I've carefully looked at. I can see on each of the 2 enquiries Mr J made where he was given different quotes, the correct make and vehicle registration number was included.

EUI say Mr J called them on a different day to accept one of the quotes he received online through the aggregator website. They say their advisor explained they would check some details of the quote and also confirmed with Mr J that the quote would be accepted based on the information entered online being correct. EUI have sent me a copy of this call which I've listened to.

During this call, the advisor checks the make of the car and then asks Mr J for the vehicle registration number. At this point, Mr J provides the incorrect vehicle registration number – the last letter of the vehicle registration number was wrong. Then the advisor relays the vehicle registration number back to Mr J and asks if he's heard it correctly which Mr J confirmed he had. After this, EUI take payment details from Mr J and confirm the start date of his policy. So whilst Mr J may have started his application online, I'm satisfied EUI relied on the information Mr J told them during this phone call. And I don't think it was unreasonable for them to do so.

EUI have also sent us a copy of the motor certificate and policy schedule that they say would have been sent to Mr J following the call with their advisor. I can see both documents include the incorrect vehicle registration number. They both also advise Mr J to call EUI if any of the details on both documents were incorrect. But I can't see any evidence to show me Mr J did contact them once receiving the documents with the incorrect vehicle registration number.

And I haven't seen anything that makes me think Mr J didn't receive these documents. So based on this, I'm satisfied EUI haven't done anything wrong.

I can appreciate Mr J's upset in finding out his car wasn't insured for a number of months. I think it may have been helpful if the advisor had told Mr J at during the phone call that the vehicle registration number he'd told them was different to what he included on the online application. But I don't think the fact that EUI's advisor didn't do this means they need to compensate Mr J. As I've explained, I don't think it was unreasonable for EUI to rely on the information Mr J gave to them during the phone call where he accepted one of the online quotes.

my provisional decision

I'm intending to not uphold Mr J's complaint.