

## **complaint**

Mr C's complained that Hastings Insurance Services Limited renewed his motor insurance policy and its service to him was poor.

## **background**

In 2015 Mr C bought a policy with Hastings and it renewed his policy this year. Mr C complained to Hastings about the following:

- Hastings tried to collect a payment from his bank when he'd told it he didn't want to renew his policy.
- Hastings told him it hadn't tried to collect a payment from his bank account, when it had.
- Hastings had suggested his bank account might have been hacked.
- Hastings provided conflicting information about dealing with his complaint.

Hastings upheld most of Mr C's complaint and for its poor service it paid him £200 compensation. It didn't agree Mr C had asked it not to renew his policy.

Mr C remained unhappy, so he brought his complaint to us. He said he'd been caused unnecessary worry at the possibility his account might have been hacked.

The adjudicator who investigated Mr C's complaint didn't recommend it should be upheld. He felt Hastings had done enough to put things right. Call recordings provided by Hastings didn't reveal that Mr C had asked it not to renew his policy.

Mr C didn't agree. He wants an ombudsman to decide.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I don't intend to uphold it.

Mr C called Hastings on 7 July 2016. He was unhappy that Hastings wanted a further instalment under his policy before the renewal date. It explained this was for a premium it hadn't collected earlier in the year. At no stage did Mr C ask Hastings not to renew his policy at the end of the month. Hastings had written to Mr C a month before the renewal date to explain what would happen at renewal. So I don't think it acted incorrectly when it renewed his policy at the end of July 2016.

Hastings told Mr C that it hadn't tried to collect a payment from his account when he called on 28 July 2016. But this wasn't true. I know Mr C says he was caused considerable upset at the idea that his bank account may have been hacked. So he feels the amount of compensation Hastings paid him isn't enough. But Mr C was clear in his conversation with Hastings that he knew it was them who had tried to collect a payment as his bank had told him. He offered to provide a screen shot to prove it and intended to call his bank that day to prove it was Hastings. So while I agree Hastings gave Mr C incorrect information - and this certainly caused Mr C understandable frustration - I don't think Mr C believed it was credible that his account had been hacked.

Mr C wants Hastings to apologise to him for saying his account might have been hacked. When Hastings replied to Mr C's complaint, it apologised for the fact that he had cause to complain, and apologised a number of times after that for each complaint it upheld. It agreed he'd been kept on hold too long to discuss his complaint on the phone. And it had transferred him too many times between departments. He'd also been given incorrect information about being able to pay by card or Direct Debit, that it had in fact tried to collect a payment - and that his complaint had been dealt with when it had just been acknowledged.

When something goes wrong, we look at what the insurer did to put things right. Taking everything into account, I think the £200 compensation Hastings paid Mr C was a reasonable sum. Hastings' errors happened over a very short period of time at the end of July 2016. So I think the level of compensation fairly reflects the level of trouble and upset its poor service caused Mr C.

### **my final decision**

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 January 2017.

Geraldine Newbold  
**ombudsman**