

## **complaint**

Mr J does not believe that UK Insurance Limited has given him the right amount of no claims discount (NCD) on motor insurance policies.

## **background**

Mr J has told us that he is concerned about his NCD entitlement in relation to two specific vehicles he owned – I'll refer to these as vehicles A (first letter of registration is 'M') and B (first letter of registration is 'R').

The adjudicator explained that she could not recommend the complaint being upheld as she was satisfied that the NCD had been applied correctly by UKI to the policyholder.

Mr J disagrees and has asked for his case to be reviewed by an ombudsman.

## **my findings**

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

Vehicle A was insured with Mr J's partner (Ms J) as the policyholder (he was a named driver) so any NCD entitlement is credited to the policyholder. Therefore, Mr J's partner will be the beneficiary not him.

Vehicle B was also insured with Mr J's partner as the policyholder and indeed the certificates of insurance that Mr J sent us confirm this. The NCD entitlement for this vehicle will be Ms J's not Mr J's.

I appreciate that Mr J said he owned the vehicles but NCD belongs to a policyholder, not the vehicle owner (if different).

## **my final decision**

My final decision is that I do not uphold this complaint.

Sean Hamilton  
**ombudsman**