

complaint

Mr P's complained that BISL Limited passed on the wrong registration details to an insurer when he bought a motor insurance policy through a comparison website. Mr P's mother, Mrs P is representing him in his complaint.

background

Mr P's policy was due for renewal and BISL Limited invited him to renew his policy. It used car details it had from a quote carried out in Mr P's name a year before.

Mrs P completed the application online for her son's policy through BISL's comparison website. And Mr P bought his motor policy. Several months later Mr P was stopped by the police as his car wasn't insured. He received a fine and penalty points on his driving licence. His car was impounded.

Mrs P complained on her son's behalf to BISL. She said it didn't pass on the correct registration details to Mr P's insurer. She wanted it to compensate her son for the costs its mistake had caused.

BISL didn't agree. It said it passed on the details as they had been added online. Mrs P had applied for the policy by completing an earlier quote from the year before. This quote had a different car registration to Mr P's car. So it passed on the information Mrs P gave it. It offered to send Mrs P the screen shot to show her the information as she'd given online.

Mrs P didn't accept BISL's explanation. So she brought her complaint to us. The adjudicator who investigated the complaint didn't recommend it should be upheld. She thought the information showed BISL had passed on the information Mrs P gave it to the insurer. So it hadn't done anything wrong.

Mrs P didn't agree. So the matter has been referred to me 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.

BISL has provided details of the information Mrs P completed online for her son's policy. There was an earlier quote from 2014 for a different registration plate. This was the information BISL used to invite Mr P to renew his car insurance through them. I understand Mrs P says she didn't recognise the registration details. But because Mrs P applied for the policy using the older quote, it was for Mrs P (on her son's behalf) to check the registration details were correct.

So BISL passed this information to Mr P's insurer. I understand Mr and Mrs P are unhappy because of problems accessing the policy documents through the insurer's online system. But I haven't considered this as part of their complaint against BISL.

I know Mr and Mrs P will be disappointed with my decision. But from the information I've seen, I think BISL passed the information Mrs P gave it for Mr P's policy to the insurer. So I

don't think it did anything wrong. Consequently I don't think it's responsible for Mr P not being insured to drive his car.

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 P to accept or reject my decision before 30 August 2016.

Geraldine Newbold
ombudsman