

complaint

Ms S has complained that Be Wiser Insurance Services Ltd caused her distress and inconvenience as a result of home insurance cover being offered and later withdrawn.

background

On 27 March 2017, Ms S contacted Be Wiser to take out a home insurance policy. During the application process Be Wiser recorded the house as having a standard roof instead of a thatched roof. This meant cover was incorrectly offered at a lower premium. Be Wiser cancelled the policy when it discovered its mistake.

Ms S initially wanted Be Wiser to reinstate the policy and compensation for future losses and distress and inconvenience. Ms S has since found alternative cover, and has been told that she will not be penalised in future. Ms S's complaint now relates only to compensation for distress and inconvenience.

Our investigator recommended that Be Wiser should pay Ms S £150 for the trouble she had been put to. Ms S accepted this, but Be Wiser did not. The case has therefore been passed to me to decide.

I spoke to Be Wiser to let them know that I agree with the investigator, and offered it the chance to settle the dispute informally. Instead, Be Wiser has asked for a written final decision.

my findings

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

It's not in dispute that Be Wiser made a mistake when it initially offered Ms S cover. What I have to decide is whether Be Wiser should compensate Ms S for the trouble she has been put to.

Ms S has said that she has been caused a lot of headache, inconvenience and stress as a result of being uninsured. Although both parties had some difficulty in contacting each other, it seems to have taken over a month for Be Wiser to provide Ms S with an alternative quote. I can see why this episode would have caused Ms S to worry, and I'm satisfied that £150 is a fair amount in the circumstances.

my final decision

I order Be Wiser Insurance Services Ltd to pay Ms S £150 for the trouble she has been caused as a result of its error.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 20 November 2017.

Garry Wilkinson
ombudsman