

## **complaint**

Mr H's complaint is about the way Be Wiser Insurance Services Limited set up his motor insurance and the premium he's being asked to pay.

## **background**

Mr H says he told Be Wiser about two previous incidents affecting his car when his policy started. Be Wiser got in touch later to tell him only one of these incidents had been recorded and taken into account when his premium was calculated. It told him he needed to pay additional premium.

After Mr H complained, Be Wiser offered to allow Mr H either to pay the additional premium without any administration fee or to cancel his policy and have his premium returned apart from an amount for the time already spent on risk by the insurer. Our adjudicator felt that this was a fair offer but that Be Wiser hadn't provided Mr H with a good enough service and should pay him £50 compensation.

## **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 seems clear that only one of the incidents was taken into account when the premium was calculated. Mr H is unhappy because he thinks there's an implication that he's been dishonest. Be Wiser hasn't been able to find the call recording when Mr H took out his policy so it's not possible to know for sure what was said. But, having looked carefully through the evidence, I think the most likely explanation is that Mr H did tell Be Wiser about both incidents and his application wasn't processed correctly.

However, Be Wiser has offered two ways to put Mr H in the position he would have been if both incidents had been taken into account. One is just to pay the additional premium with no extra cost and the other is to cancel and get paid back everything apart from the time he's already been covered. Mr H has said if he'd known how much his policy through Be Wiser should have cost, he'd have looked elsewhere but there's now no practical way of knowing what the result would have been. In the circumstances I think Be Wiser's offer is fair.

Mr H is also unhappy that when he complained, Be Wiser didn't record it as a complaint and start its complaint process. I think there's been a number of areas where Be Wiser didn't provide Mr H with the kind of service he could expect. It told him that all calls were recorded and then couldn't find his. It didn't start its complaint process when he complained. There were at least two occasions when it told him it would call back and didn't and generally it didn't do a good job of keeping him up to date. I think the £50 our adjudicator recommended is in line with the kind of compensation we would normally award for this type of inconvenience.

**my final decision**

My final decision is to uphold the complaint in part. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 13 February 2017.

Jonathan Coppin  
**ombudsman**