

complaint

Mr B complains that Be Wiser Insurance Services Ltd pestered him for evidence of his claim free driving to validate a discount on his commercial motor insurance policy. He wants it to stop sending him letters.

background

Mr B took out cover from Be Wiser. He said it didn't correctly quote him for carrying hazardous goods, but this issue was resolved. He also said it didn't ask for proof of his claim free driving, but it was now sending him letters asking for this.

Our adjudicator recommended that the complaint should be upheld. Mr B was satisfied by the resolution of the hazardous goods issue. But he'd been told by Be Wiser that he wouldn't need to send it proof of his claim free driving. She thought Mr B felt harassed and had received a poor level of service. So she thought Be Wiser should pay Mr B £150 compensation for this.

Be Wiser replied that it agreed that Mr B had been misinformed in writing about the proof of claim free driving. So it offered him £50 compensation and an enhanced service. Mr B declined this but he agreed to provide the proof required.

my findings

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

Be Wiser said the proof requirement would have been explained in the sales call as it was scripted. But Mr B said he wasn't told proof would be needed. Be Wiser couldn't find the sales call, so I can't say what Mr B was told when he bought the policy.

Be Wiser agrees that its agent incorrectly wrote to Mr B to say that he didn't need to provide proof of his claim free driving. But it also agrees that it then continued to send Mr B letters asking for this proof and this caused Mr B frustration and inconvenience. So it remains for me to decide what amount of compensation it should pay him for this.

Be Wiser said Mr B hadn't been left without cover or out of pocket by the mistake. It offered Mr B £50 compensation which it later increased to £75. But I don't think this is sufficient. I'll explain why.

Mr B first received a letter saying his policy would be cancelled as he hadn't provided his driving history. Be Wiser then told Mr B on the phone and confirmed in writing that no proof was needed. It told him that it had cancelled the email requests.

But Be Wiser then contacted Mr B by email 11 times in 24 days to ask for information it had already told him wasn't needed. It was still contacting Mr B after he brought his complaint to us.

I can appreciate that Mr B felt confused, frustrated and annoyed by this poor level of service. I agree with the adjudicator that £150 is an appropriate level of compensation for the trouble and upset this has caused Mr B. This is in keeping with the level we'd award.

my final decision

My final decision is that I uphold this complaint. I require Be Wiser Insurance Services Ltd to pay Mr B £150 compensation for the frustration, confusion and inconvenience caused by its level of service.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 13 January 2017.

Phillip Berechree
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