

complaint

Mr D has complained about DNA Insurance Services Ltd. He isn't happy that it didn't record the correct details of his vehicle under his motor insurance policy.

background

Mr D insured his vehicle through DNA. He was stopped by the police on two separate occasions and his vehicle was eventually impounded. This was because his vehicle registration number had been recorded incorrectly which meant his vehicle was showing as uninsured.

Mr D wasn't happy about this and asked this service to look into things for him. Our adjudicator upheld his complaint.

Although he accepted that Mr D should've checked his documentation he thought that DNA didn't record his details correctly and should've double checked all the details when he called to say he had been stopped by the police on the first occasion. DNA had already ensured that Mr D was indemnified but he thought that it should pay his impound fee.

As DNA didn't agree the matter has been passed to me for a 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. Having done so I agree that the complaint should be upheld. I'll explain why.

While I agree that Mr D should've checked his documentation I think that DNA could've taken greater care when it took his details. I've listened to the calls available from the time Mr D took his policy and after he was stopped by the police. When he first took out the policy he confirmed the correct registration number but the call taker didn't pick up on this. So an incorrect letter was used as part of the vehicle registration number.

Mr D then called up after he was stopped by the police on the first occasion. I accept that he might not have been put through to the correct department but he makes it clear that he was stopped by the police. The call taker checked the details. Unfortunately the copy of the call isn't that clear but I think it's likely that Mr D confirmed the correct details. It seems that Mr D was confused by the use of the phonetic alphabet.

DNA seems to accept this as it went onto ensure that Mr D was provided with a letter of indemnity. So I think that it is only fair and reasonable that DNA also pays Mr D's impound fee. I don't think compensation is due as I agree that Mr D should've checked his documentation as well.

my final decision

It follows, for the reasons given above, that I uphold this complaint. I require DNA Insurance Services Ltd to pay Mr D's impound fee subject to reasonable evidence. It should add 8% interest per year from the date he paid the fee until the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 October 2016.

Colin Keegan
ombudsman