

complaint

Mr M complains that Be Wiser Insurance Services Ltd told him his occupation didn't matter when he renewed a motor insurance policy through it. He says Be Wiser didn't send his policy documents to him and he had to deal with various advisors when he called it.

background

Mr M's policy was due for renewal in March 2015. He took out a policy through Be Wiser with "insurer M". Be Wiser asked Mr M for his occupation and he said he was a bakery assistant. Mr M says Be Wiser said he'd be covered by insurer M regardless of his occupation. Insurer M later had several queries about the details Mr M had given to Be Wiser. In September 2015 it said Mr M had made a claim on the policy. Mr M had told insurer M he was unemployed, so it wanted proof of his occupation in March 2015. It wasn't satisfied with Mr M's response. It voided the policy and didn't cover his claim.

Our adjudicator thought there was no evidence that Be Wiser misadvised Mr M about his occupation being irrelevant at the time the policy was set up. The renewal telephone call wasn't available. She said Be Wiser had shown it sent Mr M's policy documents to him at the correct email address. She didn't think it was unusual that he'd had to speak to different advisors when he called Be Wiser.

Mr M wasn't happy with the adjudicator's view, so the complaint was passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I don't think it should be upheld.

It's very unfortunate that the call during which the policy was set up isn't available, so I have to make a decision based on the other information we have from Mr M and Be Wiser.

Be Wiser asked Mr M for his occupation, as it was required to do by the insurer. The reason for that is that insurers don't provide cover to all consumers. Occupation is a something they take into account. Be Wiser would have been well aware of that. Mr M's policy documents were sent to him immediately, to the correct email address. Be Wiser can show that's what happened. Mr M was asked to check the documents for accuracy.

The *key facts* document sent with the policy said Mr M must tell Be Wiser if there was any change in the details set out. It said his cover may be invalid if he didn't. Mr M didn't contact Be Wiser, although his circumstances changed when the bakery where he'd previously worked closed down.

Be Wiser correctly recorded the occupation Mr M had told it about. The documents it sent told him to let it know if the details set out changed. There's no evidence it said his occupation didn't matter. I think the *key facts* document made it clear that *any* change mattered. That would have included his stated occupation as a bakery assistant. Mr M's sure his recollection of the renewal telephone call is correct, but I don't think he can show Be Wiser was at fault.

Mr M didn't like the fact that he had to deal with various advisors when he called Be Wiser. I agree with the adjudicator that it's not unusual to have to do this when dealing with brokers

or insurers. I don't think it constitutes poor service. Be Wiser's advisors appear to have done all they could to encourage Mr M to produce evidence for the insurer so the policy voidance might be set aside.

I don't think there's any basis on which I can uphold Mr M's complaint.

my final decision

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 M to accept or reject my decision before 31 October 2016.

Susan Ewins
ombudsman