

## **complaint**

Mr R complains that Be Wiser Insurance Services Ltd gave him a motor insurance policy for only one of his cars when he thought he'd insured both of his cars.

## **background**

In January 2017, Mr R took out a motor insurance policy with Be Wiser. In May 2017, he received notification from DVLA that one of his cars wasn't insured. Mr R later discovered that his policy with Be Wiser covered only one of his cars. He complained to Be Wiser and wasn't satisfied with its response.

Our investigator thought that Be Wiser had dealt with Mr R's complaint fairly. She said the policy document clearly related to only one car and that she would've expected Mr R to query that if it wasn't correct.

## **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 do appreciate how alarming Mr R found the letter from the DVLA. It's clearly very serious to be without motor insurance. I've looked at what happened here.

Unfortunately, Be Wiser can't provide a recording of the phone call when Mr R asked Be Wiser to arrange cover. It says it's changed its phone system and can't trace the call. So, I can't know for sure what Mr R asked Be Wiser to arrange. I note that Mr R's previous insurer covered both cars. I appreciate that Mr R believes he asked Be Wiser for a policy for both of his cars but I'm afraid there's insufficient evidence to enable me to conclude that he did.

Be Wiser says it produced three quotes which were all for one car. Mr R proceeded with one of the quotes and Be Wiser sent out the usual policy documents, including a certificate of insurance.

Even if I reached a different conclusion about what Mr R asked Be Wiser to arrange, I can see that the policy documents refer to only one car. If that were a mistake, I'd expect Mr R to take that up with Be Wiser straight away. We would expect individuals to check their policy details.

Mr R says that he sent Be Wiser details of his no claims discount for both of his cars. That doesn't alter the outcome here. It remains the case that Be Wiser only covered one car and its documents were clear about that.

I'm very sorry to disappoint Mr R but, for the reasons I've explained, I agree with our investigator that we can't uphold this 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 R to accept or reject my decision before 1 March 2018.

Louise Povey  
**ombudsman**