

## **complaint**

Mr Y has complained that Be Wiser Insurance Services Ltd's error led to the premium for his motorbike insurance policy being incorrectly increased.

## **background**

Mr Y got a quote with Be Wiser through a comparison website. After speaking to one of its advisors he was told the premium would increase as he hadn't declared motoring offences and the licence date was wrong. Mr Y cancelled the policy and got a refund. Shortly afterwards he got another quote with Be Wiser through the comparison website. Be Wiser's advisor again told Mr Y that his licence date was wrong, and the premium would be increased. Mr Y sent a screenshot to show that he'd input the correct date but Be Wiser said it was only a partial screenshot so couldn't rely on it. As Be Wiser didn't believe Mr Y had input the correct date he decided to cancel his policy again.

Mr Y was unhappy with this as he said he'd put in the correct date and complained. He also asked Be Wiser to provide copies of the calls so he could listen back to what had been said. Be Wiser provided some calls but said it couldn't locate all of them. However, it accepted its advisor had made an error and said it should have honoured the second quote. It said it would provide feedback to the advisor and offered Mr Y £20 in gift vouchers to compensate him.

Mr Y remained unhappy and brought his complaint to us. Our investigator thought Be Wiser's error had caused Mr Y a financial loss. So, he said Be Wiser should pay Mr Y the difference between the quote it had given him and what he'd paid for his new policy, plus interest. He also thought Be Wiser should pay Mr Y £100 compensation for the distress and inconvenience it caused him in not identifying that he'd input the correct date.

Neither Mr Y nor Be Wiser agreed. Mr Y said £100 wasn't enough to compensate him for Be Wiser not being able to locate all of the calls and the effort he'd gone to in order to put things right. Be Wiser thought the vouchers were enough 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.

Be Wiser accepted it made an error and should have honoured the second quote it gave Mr Y. So, I only need to consider what it needs to do to put things right. As Be Wiser didn't honour the quote Mr Y had to spend more than he would have done on a different policy. So, I think the fair and reasonable outcome here is for Be Wiser to pay Mr Y the difference between what he paid for his new policy and the quote it should have honoured. As Mr Y's been without money he should have had Be Wiser should add interest to that amount at 8% simple per year from the date he bought his new policy to the date it makes payment.

I understand Mr Y feels it's important to listen to all the calls that took place but Be Wiser is only able to locate two recordings. Mr Y has provided a recording to show a third call did take place. I can hear from the calls how frustrating Mr Y found what had happened. And I can understand his strength of feeling, given that he did input the correct date and also provided a screenshot to show this. However, I agree with our investigator that £100 is a fair

and reasonable amount of compensation for Be Wiser to pay Mr Y to compensate him for the unnecessary distress and inconvenience it caused him.

**my final decision**

My final decision is that I uphold this complaint and require Be Wiser Insurance Services Ltd to pay Mr Y:

- The difference between the quote it should have honoured and the amount he paid for his new policy;
- Interest on that amount at a rate of 8% simple per year from the date he paid for the new policy to the date it makes payment<sup>1</sup>;
- £100 compensation for his distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 20 April 2020.

Sarann Taylor  
**Ombudsman**

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<sup>1</sup> If Be Wiser considers that it's required by HM Revenue & Customs to take off income tax from that interest, it should tell Mr Y how much it's taken off. It should also give Mr Y a certificate showing this if he asks for one, so he can reclaim the tax from HM Revenue & Customs if appropriate.