

complaint

Mr B has complained about Be Wiser Insurance Services Ltd. He isn't happy that he didn't receive a refund in premium following a claim on his motor insurance policy. He is also unhappy that it won't refund his own legal costs.

background

Mr B made a claim under his policy after he was involved in an incident in February 2015. He went on to place another car on cover. This second car caused an increase in risk and he was charged an additional premium.

Mr B thought that the increase in premium was because his claim wasn't settled. He thought that he would get the premium back once it was marked 'non-fault'.

As he wasn't happy with Be Wiser he complained to this service. But our adjudicator only partly upheld his complaint. He was of the view that Mr B mis-understood what the increase in premium was for. It was because the second car was a greater risk than the first.

But he did think that Be Wiser should pay Mr B £100 compensation. Because it did provide Mr B with poor service and because it provided Mr B with misleading information about what legal cover his policy provided.

As Be Wiser hasn't responded 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 with the view already outlined. I will explain why.

I can understand why Mr B believed that he would gain a refund in premium when his claim was initially marked as non-fault. This was because Be Wiser's call handler told him that this would be the case and refunded the additional premium. Even though Be Wiser had in fact raised his premium as his new car was a greater risk it has not asked for the refunded premium back. As such, I'm satisfied that it has acted fairly in the circumstances. I say this as Be Wiser has acted more than reasonably as it has refunded Mr B's premium when it wasn't obliged to.

In relation to the legal cover provided I understand that Mr B is considering making a separate complaint about the insurer that provided the legal cover. But Be Wiser hasn't been able to supply a copy of the sales call from the time the policy was taken out so it is difficult to say exactly what Mr B was told.

But I do agree that the literature and letters that he was provided with by Be Wiser are confusing and that its service was poor. As Be Wiser hasn't responded to the adjudicator I can't conclude that his suggestion of £100 compensation is unreasonable.

my final decision

It follows, for the reasons set out above that I partly uphold this complaint. I require Be Wiser Insurance Services Ltd to pay Mr B £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 April 2016.

Colin Keegan
ombudsman