

complaint

Mr B complained that Admiral Insurance Company Limited put the wrong car registration number on his motor insurance policy.

background

Mr B was stopped by the police for driving without insurance. He was surprised because he believed that he was insured with Admiral. But he discovered that his policy had the wrong car registration number on it. This meant that his car didn't show up on the Motor Insurers Bureau (MIB) database as being insured.

Mr B said that Admiral had made the mistake with his registration number on the policy. Admiral denied this. But they did insure Mr B and offered him some compensation because of the way they dealt with his complaint. Mr B didn't think this was enough and he brought his complaint to us.

Our investigator didn't recommend that his complaint should be upheld. She thought that the evidence didn't show that Admiral made the mistake. She felt they hadn't handled his complaint very well but they'd compensated him fairly for that.

Mr B didn't agree and so his case has been passed to me to decide.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr B was stopped by the police one night for driving without insurance. The police took him to the police station and impounded his car. He tells us he is disabled and he found the whole experience very stressful. He also had to go court about the driving without insurance, which cost him money and inconvenience.

It's clear that Mr B's policy did have the wrong registration number on it. There was a mistake with one letter. Mr B said that this was Admiral's mistake. But Admiral didn't agree. They said that Mr B could have given them the wrong registration number because he accepted the policy online and entered all the information himself. And I can see that Mr B's policy documents had a clear warning that he should check them carefully and contact them if any of his details were incorrect, and of the risks if he didn't do this. Mr B said that he had checked his policy and did call Admiral a number of times to correct other information on his policy. But he said that he didn't expect that his car registration would be wrong and so he didn't check that.

Admiral did confirm to MIB and to the police that they were insuring Mr B's car at the time, despite the wrong registration number on his policy. And they gave Mr B a letter of indemnity saying so to help him in the court proceedings. But this wasn't because they accepted that it was their mistake. They did it because they recognised that mistakes can happen to customers and they wanted to help Mr B avoid legal consequences and get his car back from the car pound.

However at first Admiral had accepted that they were responsible, and had offered Mr B £150.00 compensation for distress and inconvenience caused, £170.00 to cover the impound fees and about £45 to cover travel costs while the car was in the pound. But they made this offer by mistake before they checked that Mr B had entered the registration number himself online. So they withdrew their offer. But when Mr B complained, they agreed to honour their mistaken offer. But they still didn't accept that they'd made any mistake as regards the registration number.

I do see that the whole situation of being stopped by the police, having his car impounded and going to court must have been very stressful for Mr B. And it can't have helped that Admiral then seemed to change their mind about whose fault it was.

But I don't think that there's anything to show that the car registration mistake was Admiral's fault. Admiral hadn't kept a copy of Mr B's online entry, but even though Mr B says he didn't enter his registration number wrongly, it's not implausible for customers to make mistakes. And when someone sets up a policy online an insurer can't know if all the information is correct, which is why they asked Mr B to check that all his information was correct and very clearly warned of the risk of not doing this. As there's no evidence that Admiral made the mistake about the registration I don't think that they've done anything wrong. And they did then help Mr B by confirming to MIB and the police that he was insured and by giving him the letter of Indemnity so anyone else, such as the court, would know this. I think that Admiral have done what they could to help him.

I do think that Admiral could have handled his complaint better at first. They did create expectations in Mr B by offering him compensation before they'd checked that it wasn't their fault, and then upset him by withdrawing the offer. But they've since agreed to honour that offer any way, and I think that this is fair and reasonable of them in the circumstances, and so I don't ask them to do any more.

my final decision

For the reasons I've given above it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 22 January 2018.

Rosslyn Scott
ombudsman