

complaint

Mr H complains that Be Wiser Insurance Services Ltd gave him poor service after he cancelled his motor insurance policy.

background

Mr H cancelled the policy on 1 June 2015. He says he was told there'd be a refund £150 and a cancellation fee of £26.47. Mr H rang Be Wiser to chase up the refund and was told he'd have to wait for different periods of time for it by different advisors. Mr H made a formal complaint in August 2015. It wasn't responded to in line with Be Wiser's complaints policy. He didn't get a final response from Be Wiser until after he'd approached this service. Mr H says Be Wiser's advisors also the insurer told him it held the wrong details for his car.

Our adjudicator agreed that Be Wiser hadn't stuck to its complaints procedure. He thought it should have explained to him why the refund he finally got wasn't what he'd expected. He thought it hadn't dealt with the issue of recording Mr H's car details wrongly. Be Wiser said the refund was explained to Mr H on 1 June 2015 and that the delay was due to the insurer.

The adjudicator still thought Be Wiser's service was poor. He said it should give Mr H £75 compensation. Be Wiser didn't agree, so the complaint was passed to me for review.

my findings

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

It seems Be Wiser did explain early on what Mr H's refund would be. It's shown the delay in giving it to him was caused by the insurer. But it hasn't explained the other issues Mr H raised. It hasn't commented on its advisors giving him the wrong information. The error with the details of Mr H's car still hasn't been explained. Be Wiser didn't keep to its complaints procedure and it didn't explain to Mr H until after he'd complained to us that the insurer had caused the problem with the refund. I think all that shows it gave Mr H poor service.

I have no doubt Mr H was very confused and frustrated as well as inconvenienced by the service he received from Be Wiser. I think a moderate sum in compensation's fair.

my final decision

My final decision is that I uphold this complaint. I require Be Wiser Insurance Services Ltd to pay Mr H £75 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 March 2016.

Susan Ewins
ombudsman