

complaint

Mr G complains that UK Insurance Limited, trading as Direct Line, got his car registration wrong on his motor insurance policy. He says that led to a court appearance for driving without insurance.

background

In July 2012, Mr G took out motor insurance with Direct Line after completing an on-line application form. At the end of that month, the police stopped Mr G whilst driving and charged him with driving without insurance. Mr G pleaded guilty to driving without insurance. The magistrates' court gave him an absolute discharge and Mr G's licence wasn't endorsed. The magistrates noted as a special reason that Mr G was misled when he applied for insurance.

Mr G says that Direct Line made a mistake and sent him policy documents for the wrong car. He says that he didn't notice that at the time and that he only knew about it after the police stopped him. He says that Direct Line recorded false information about him on an external database and that it has discriminated against him.

The adjudicator said that he didn't think it was Direct Line's fault that Mr G had to go to court. He thought that it was likely that Mr G made an honest mistake and entered the wrong registration number when he applied for insurance. The adjudicator said that the print out of the application showing the correct registration was dated *after* the police stopped Mr G. So it didn't show that Mr G gave the correct registration for his car when he initially took out the policy.

Mr G didn't agree with the adjudicator. He said that he applied for a policy using the correct registration of his car but Direct Line sent a certificate showing the wrong registration. It then asked for a substantial payment to change to the correct registration. Mr G said that if he completed the application incorrectly (which he denies) Direct Line should have refused the application instead of sending him a certificate with the wrong registration on it. He questioned the adjudicator's independence. He says that the print out showing the application for the correct registration shows the date it was printed and that the magistrates accepted his evidence. Mr G says that he wants his name cleared.

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's clear that Mr G has very strong feelings about this matter. However, I trust that he will not take as a discourtesy the fact that I focus on what I consider to be the central issues. Based on what I've seen, I don't think that Direct Line was at fault here. I shall now explain why.

I've seen a screen shot provided by Direct Line that shows the application details recorded automatically from Mr G's initial, on-line application. It shows the registration number for Mr G's previous car, not the one he was intending to insure. I've seen nothing to show that Direct Line was responsible for the fact that the wrong registration number was on the application form. I agree with the adjudicator that it's likely that Mr G made a mistake and entered the registration number for his previous car when he applied to Direct Line for the policy.

Direct Line issued policy documents for the car that was on the application form. I don't think it was wrong to do that. Mr G says that if he had completed the application form incorrectly (which he denies), Direct Line should have refused the application, instead of sending him a certificate with the wrong registration on it. I'm afraid I don't agree with that, as, at that stage, Direct Line wouldn't have known that Mr G had made a mistake.

I appreciate that Mr G relies on the print out he showed to the magistrates and which he says shows his initial application with the correct registration number on it. I don't think I can safely say that the print out shows that Mr G applied for the policy using the correct registration number. The date on the print out is a day *after* the police stopped Mr G. Mr G says that date is the date the document was printed. That may be the case but there's nothing, apart from Mr G's handwritten note of the date, that shows that document was Mr G's initial, on-line application. I think that Direct Line's screen shot is more persuasive about the registration on the initial application.

It seems from the magistrates' actions that they accepted Mr G's explanation. I make no comment about that except to say that the magistrates didn't have the benefit of seeing Direct Line's records and hearing its version of events.

I've seen nothing to indicate that Direct Line recorded false information about Mr G or discriminated against him.

my final decision

I understand that my decision will disappoint Mr G but, for the reasons I've explained, 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 G to accept or reject my decision before 4 January 2016.

Louise Povey
ombudsman