

complaint

Mr Y is unhappy with the way Eldon Insurance Services Ltd has dealt with him about his motor insurance policy.

background

Mr Y complains about the way Eldon's advisors communicated with him and that he had to speak to advisors based abroad. He says a call was disconnected and the advisors were rude, patronising and mocked him.

Our investigator felt this complaint should be upheld. In summary he said

- There were various calls between Eldon and Mr Y between the renewal of the policy in 2017 and February 2018. The parties' relationship clearly broke down and most of the calls were challenging. Mr Y was quite frustrated but the advisors could've maintained a professional tone but didn't at times.
- In one call Mr Y asked to speak with a manager but the advisor questioned this. The advisor's tone added to Mr Y's frustration. In a second call a senior claims handler repeatedly didn't correct Mr Y's belief that he was speaking to a manager. And in a third call the advisor lacked an overall professional tone and the conversation was more like an argument which didn't help Mr Y understand Eldon's position.
- It's fair and reasonable for Eldon to pay Mr Y £50 compensation for these service issues and any distress and inconvenience he was caused.
- Mr Y isn't happy he was put through to advisors based in another country. But we can't tell Eldon how to operate.

Mr Y remains unhappy. And Eldon hasn't agreed to pay Mr Y any compensation. Both parties have asked for an ombudsman 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.

This complaint deals only with Mr Y's complaint about Eldon's service failings when dealing with him on the phone.

I agree with the investigator's conclusions for the same reasons.

It's clear that Mr Y was a demanding and at times exceedingly challenging customer to deal with. He was clearly frustrated and often angry when speaking with Eldon's advisors and at times was rather overbearing when speaking to them. One of his calls was terminated after he was understandably warned about his behaviour.

Even so I agree with the investigator that Eldon's response to him was on some occasions too confrontational and argumentative. And it may've been that on these occasions Eldon should've considered terminating the calls rather than continuing them in such an adversarial way. Its advisors also at times repeatedly spoke over Mr Y which further enflamed his

frustration and aggression. It could also have dealt with his requests to speak with a manager better.

Overall I think Eldon could've dealt with Mr Y better at times and its failings added to the obvious upset Mr Y was experiencing.

Taking everything into account, including the level of awards we make and Mr Y's own demeanour and behaviour during these calls, I agree with the investigator that it's fair and reasonable for Eldon to pay Mr Y £50 compensation for any additional distress and inconvenience he was caused by its service failings.

Although I recognise both parties' strength of feeling and frustration I don't see any compelling reason to change the proposed outcome in this case.

my final decision

I uphold this complaint. To put things right Eldon Insurance Services Ltd should pay Mr Y £50 compensation.

Eldon must pay the compensation within 28 days of the date on which we tell it Mr Y accepts my final decision. If it pays later than this it must also pay interest* on the compensation from the date of my final decision to the date of payment at 8% a year simple.

* HM Revenue & Customs requires Eldon to take off tax from this interest. It must give Mr Y a certificate showing how much tax it's taken off if he asks for one.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 26 October 2019.

Stephen Cooper
ombudsman