

complaint

Mr M complains that EUI Limited, trading as “Bell”, made mistakes in dealing with his request for written proof of his No Claims Discount (NCD).

background

In October 2014 Mr M called Bell to ask for written proof of his NCD. This was to give to his new insurer. Although it seems Bell did action this request on the same day, it wasn't delivered until two weeks later. And when received, it wrongly showed seven rather than eight years NCD. In the meantime Mr M made a number of chasing calls. As a result, he was sent emails containing this information, but he says he wasn't able to read these. Eventually, Mr M did get the NCD proof he needed and this was sent to his new insurers.

Mr M complained to Bell about the quality of service he'd received. He asked for Bell to respond in writing. So he was unhappy when, instead, Bell tried to call to discuss the complaint with him. He also thinks Bell was wrong to disclose his address and car registration number to his new insurers during a call.

Our adjudicator didn't think Bell had done anything seriously wrong in dealing with Mr M's request and his subsequent complaint. He thought that the offer already made by Bell was reasonable and didn't think the complaint should be upheld. Mr M disagrees, so the case has been passed to me.

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'm not upholding this complaint.

I've looked at what Bell did in responding to Mr M's request for proof of his NCD. It says it hasn't been able to find out why it took so long for its letter to be delivered. It does, however, accept it quoted the wrong NCD in the letter. And it has apologised to Mr M for any inconvenience caused to him. I can understand why Mr M wasn't happy with the service he received. But I'm satisfied Bell has tried to put things right. And whilst there seems to have been problems with Mr M being able to read some of the emails it sent him, it's not clear to me that these problems were caused by Bell.

I've also looked at how Bell handled the complaint made by Mr M. It has accepted it should have responded to Mr M in writing as he requested. And it has apologised for this. I think Bell should have taken more care, but I don't think Mr M was seriously inconvenienced by this. And I've thought about what Mr M has said about Bell wrongly giving his new insurers some personal information. But I don't think Bell have done anything wrong in doing this which should have caused him any significant distress or inconvenience.

So, taking all of the above issues into consideration, I think the £30 compensation already offered to Mr M is reasonable compensation for the distress and inconvenience he has been caused.

my final decision

For the above reasons I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 September 2015.

Simon Furse
ombudsman