

complaint

Mr W has complained about Pinnacle Insurance Plc. He isn't happy that he has had to pay his pet insurance premium by monthly direct debit.

background

Mr W had a pet insurance policy but the underwriter changed to Pinnacle at renewal. It advised Mr W that he wouldn't be able to pay his premium annually. This was because Pinnacle only takes premiums by monthly direct debit.

Mr W complained to Pinnacle and then this service. He doesn't trust the banking system and wants to pay annually.

Our adjudicator investigated Mr W's complaint but didn't uphold it. He was of the view that Pinnacle hadn't done anything wrong. It was a commercial decision as to how it took payment for its policies, which is something that this service can't interfere with.

As Mr W didn't agree the matter has been passed to me for consideration.

my findings

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

Although I can understand why Mr W doesn't want to pay his premium by monthly direct debit, I don't think that Pinnacle has done anything wrong. I will explain why.

When Pinnacle took over the policy it requested payment by monthly direct debit. I can't interfere with Pinnacle's, or any other insurers, commercial decisions. I can only consider whether it has treated Mr W fairly and in line with other consumers in a similar position.

As this is in line with other policies Pinnacle holds, and I'm satisfied that Mr W hasn't been treated any differently to any other consumer, I can't conclude that it has acted unreasonably. Furthermore, Mr W was given plenty of notice of this change in how his premium would be collected so he could decide whether he wanted to continue with the policy.

I can understand Mr W's mistrust. And he is free to take his business elsewhere but I haven't seen any evidence Pinnacle has acted unfairly. I can't hold Pinnacle at fault for Mr W's mistrust of the banking system.

my final decision

It follows, for the reasons given, that I don't uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr W to accept or reject my decision before 9 November 2015.

Colin Keegan
ombudsman