

complaint

Mr B has complained that Advantage Insurance Complaint Limited ("Advantage") hasn't properly dealt with a claim he made on his car insurance.

background

Mr B was involved in an accident in April 2016. Mr B's car was in a queue of traffic that was hit by a truck – there's no argument that Mr B wasn't at fault for the accident.

Mr B called Advantage the same day to report the accident. The call handler took some details and, as it appeared not to be Mr B's fault, passed his details to a claims management company to arrange repairs. But Mr B's car wasn't able to be repaired, so the claim was passed back to Advantage to deal with. It sent him a cheque for the value of his car about two weeks later.

Mr B has complained that Advantage didn't deal with his claim properly. In particular, he's said the call handler didn't take down the right information when he first reported the accident. Mr B also feels someone at Advantage accused him of lying.

Mr B has complained about the claims management company Advantage passed him to. But that isn't something this service is able to look into.

One of our investigators looked into the complaint and thought Advantage had acted fairly toward Mr B. But he disagrees, so the complaint has been passed to me for a final decision.

my findings

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

Mr B called Advantage the morning of the accident and I've heard a recording of the call. Mr B gives details of what happened and he's asked for the registration details of the vehicle that caused the accident. Mr B says it was a van or truck and gives the number plate he'd taken down – the details Mr B gave ended '7TO'. The call handler read back a number plate ending 'VTO' and Mr B confirmed this was right. In total I've heard the call handler repeat the number plate ending 'VTO' four times in the call and Mr B didn't say this was wrong.

But this number plate was wrong – it should've ended 'CTO'. But I don't think Advantage's call handler is at fault for getting the plate wrong. In the call Mr B never gave a number plate ending 'CTO'. He gave a plate ending '7TO', but I don't think this was right as it doesn't fit the way number plates are normally set out. The call handler then read back 'VTO' on four occasions – if Mr B didn't think this was right at the time I'd have expected him to say something, but I haven't heard that he did. The call handler also read out the make of the vehicle with the registration ending 'VTO'. I don't think this was the same make of the vehicle that was involved in the accident, but again, Mr B didn't correct the call handler.

Advantage went to the insurer of the vehicle with the number plate ending 'VTO', but that insurer wrote back to say their insured driver hadn't been involved in an accident. It was at this point Advantage realised the number plate it had was wrong. I've seen it tried to contact Mr B to get the right details, but it wasn't able to reach him. So Advantage got the right

number plate by contacting one of the insurers of one of the other drivers involved in the accident.

Mr B has said Advantage should've got the right number plate from the police report. But I wouldn't have expected Advantage to get and check any police reports before doing anything with the claim. Advantage went to the insurer of the vehicle Mr B confirmed had been involved in the accident. And when that other insurer said the details were wrong, Advantage acted quickly to get the right details. And I can't see Mr B was caused any delay by all of this – he got a payment for the value of his car about two weeks after the accident.

I've seen that Advantage refunded Mr B the excess payment it asked him to pay when he first made the claim. And I've seen it's made several payments for any trouble and upset Mr B has been caused in bringing this complaint. Overall, I think Advantage could've dealt with Mr B's claim better – but I think what it's already done is fair and I'm not going to tell it to do anything further.

Mr B has also said someone from Advantage told him a call he had with the claims management company hadn't taken place. He's said this made him feel as if he was being called a liar. I've listened to a recording of the call between Mr B and the person from Advantage and I haven't heard that Mr B was told a call hadn't happened. It follows I don't think anyone from Advantage has accused Mr B of lying.

my final decision

For the reasons set out above, I don't uphold Mr B's complaint against Advantage Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 February 2017.

Mark Hutchings
ombudsman