

complaint

Mrs G has complained about Insure The Box Limited. She isn't happy that it cancelled her car insurance policy.

background

Mrs G took out car insurance with Insure The Box and it asked her to send proof of her no claims discount (NCD) which she did. Unfortunately she mistyped the email address when she sent the NCD in so Insure The Box didn't receive it at that time.

Insure The Box went onto request the car's registration document as well as the NCD and said it was going to cancel Mrs G's policy if it didn't receive it. When Mrs G received the letter she realised that she didn't have the registration document and contacted the DVLA and the garage she bought it from to put this right. When she got the documentation she passed it over to Insure The Box but it had already cancelled her policy.

Our investigator looked into things for Mrs G and upheld her complaint. She didn't think that Insure The Box had acted fairly and thought that it should refund any cancellation charges and remove all records of the cancellation notices from all databases. And pay £100 compensation for the stress caused to Mrs G.

As Insure The Box didn't agree the matter has been passed to me for 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. Having done so I think that the complaint should be upheld and I'd like to explain why.

Insure The Box is entitled to cancel the policy if it so wishes but we expect it to act reasonably and I don't think it has.

Insure The Box gave Mrs G a period of time to produce her NCD which she thought she'd produced. Unfortunately she emailed an incorrect address but it is clear that she did have the NCD. In relation to the registration of the car it appears that the garage Mrs G bought the car from didn't send off the appropriate documentation to the DVLA. When she highlighted it to them the garage put things right and Mrs G thought that by not driving the car that she was ok. I do accept that she should've made contact with Insure The Box at that time to advise them of the situation.

But Insure The Box originally gave Mrs G a period of time to produce her NCD and then went onto cancel the policy before that date which doesn't seem fair. And its letter asking for the registration document wasn't sent separately but went straight to say that it would cancel the policy in seven days which does seem harsh in the circumstances.

So, overall I think the fair thing to-do, in the particular circumstances of this case, is for Insure The Box to remove the cancellation from all internal and external databases and provide a letter explaining this to the consumer. And I agree that it should pay £100 compensation for the stress and inconvenience caused.

my final decision

It follows, for the reasons given above, that I uphold this complaint. I require Insure The Box Limited to remove all records of the cancellation from all internal and external databases and provide a letter explaining this. And pay £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 23 October 2018.

Colin Keegan
ombudsman