

complaint

Mr C complained about Be Wiser Insurance Services Ltd's service after he bought a motor insurance policy from it.

Mr C's been represented by his dad. But for ease I'll refer to both of their comments and actions as being those of Mr C.

Be Wiser is a broker responsible for arranging and administering the policy. In this decision I am only looking at its actions and not the actions of the insurer that underwrites the policy.

background

Mr C looked for insurance quotes through a comparison website. He chose a policy sold by Be Wiser. But he wasn't happy with the information it had recorded about him.

Mr C cancelled his policy. And, after he complained, Be Wiser offered to refund his entire premium. But Mr C didn't think that went far enough and brought his complaint to us. Two adjudicators have looked at Mr C's complaint. Both felt that Be Wiser had done enough to put things right. Mr C didn't agree and asked for an ombudsman's 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. Having done so, I'm not going to ask Be Wiser to do anything else to put things right.

Mr C's made a number of detailed points when bringing his complaint. But in this decision I've focused on what I think are the key issues.

Mr C phoned Be Wiser and I've listened to those calls. Mr C said he'd had problems with Be Wiser's website which "went haywire". He said he'd noticed that there were some errors in the information Be Wiser had sent him. So Be Wiser said it would run through all the questions again. And it corrected some things including address details and the car's value.

It also asked Mr C to confirm that he'd held a full driving licence from July 2001 or earlier. And Mr C said "yeah". In other words Mr C confirmed that he'd held a driving licence for at least 15 years. Mr C's since said that the details he input on the comparison website were that he'd held his licence for five years. I don't know why this figure was amended when it went through to Be Wiser's website, but when it asked Mr C on the phone when he'd had his licence from, he confirmed it was for at least 15 years.

Be Wiser asked Mr C questions about driving company cars. Mr C commented that he'd "put on the form" that he had access to company cars for nine years. He added that Be Wiser had converted this nine years' driving experience into his No Claims Discount (NCD) in error. Be Wiser said it recorded that Mr C had zero NCD. But it offered a discount because Mr C had been driving other cars without claiming for five years. In other words it explained that it hadn't incorrectly given Mr C nine years NCD but was offering a different discount.

So, it's clear to me that initially not all the details were right on Be Wiser's website. But I don't think that's because Be Wiser deliberately changed them. And when it spoke with Mr C it ran through all the details again. So it gave Mr C the chance to correct anything that was

wrong. It also clearly explained that it hadn't recorded that Mr C had nine years NCD, but that he qualified for a discount because of driving other cars.

I can understand why Mr C was concerned that the details initially weren't accurate, as he was worried that any such mistakes could invalidate his insurance. But I think Be Wiser did enough to correct any initial errors by running through all the questions again in the telephone call.

Also Be Wiser told Mr C that he'd need to get confirmation from his previous employers of his driving experience so he'd qualify for the "driving other cars discount". Mr C confirmed in that call that he'd do that. If Mr C didn't want to go to the trouble of providing evidence of his driving experience he could have said so during this call and cancelled the policy straightaway. But he didn't do so.

Mr C didn't send in any details about his driving experience and some weeks later Be Wiser sent him a reminder that he should do so. Mr C phoned it again and said that he didn't think he had to send anything else in and that everything was sorted. But, as I've said above, I've listened to the calls and I'm satisfied that wasn't the case and Mr C had agreed to send in further information.

During this latest call, Be Wiser said again it had recorded Mr C as having zero years NCD. It explained that it offered a new business discount to drivers who didn't have NCD but did have experience of driving other cars and hadn't made a claim. And it confirmed that Mr C's policy cover was valid and based on zero NCD. Mr C asked what the premium would increase to if he couldn't get the letter showing his experience. Be Wiser gave him a quote in which the premium went up considerably. And Mr C said he'd supply the required letter. Be Wiser told Mr C that it would send him an amended statement of fact and confirmation that it recorded the NCD as zero. It also said it would give Mr C time to provide the information about his driving experience.

Be Wiser sent Mr C a further statement of fact that day, but that still showed the NCD as nine years, and I haven't seen anything that explains that this wasn't the NCD but a different discount. It did amend the other details Mr C had said were wrong, for example the car's valuation. But it still showed Mr C had held a driving licence for 15 years, because that's what he'd told it in the earlier call.

The following day Be Wiser wrote to Mr C again. It said he hadn't sent it the required details of his driving experience and, as such it would cancel his policy. Mr C then emailed Be Wiser asking it to cancel his policy and return his premium. And I can understand why he did so. Only a day earlier, Be Wiser had said it would give him time to provide the information that it needed about his driving experience, but it didn't do that and wrote to say it would cancel his policy. Also, it said it would send confirmation the 'driving other cars discount' wasn't the same as the NCD. But I can't see that it did.

Be Wiser didn't initially cancel the policy, even though it said it would. And it didn't refund all of Mr C's premium. And it continued to write to him about his driving experience. I can see that Mr C was also unhappy with how it dealt with his complaint and that took longer than he would have liked. But, eventually it agreed to refund everything Mr C had paid. Mr C says that doesn't go far enough and that Be Wiser should compensate him further. But I don't think that's warranted. As Mr C had his policy for almost a month before he asked for it to be cancelled, Be Wiser could have charged cancellation fees and the insurer's costs for Mr C's

time on cover, which was over £320 in total. But it's waived those costs in recognition of the impact of its mistakes. And I think that compensation is fair and reasonable.

I've seen that Be Wiser didn't refund this sum immediately. It's told us that it was waiting for confirmation from Mr C that he accepted its offer and to provide the card details to refund the money to. But Mr C didn't respond. And I think that it's reasonable that it didn't make payment until it had heard from Mr C, which ultimately happened via us.

I understand that Mr C feels very strongly about his complaint. And I've carefully considered everything he's said and everything he's sent us. But, as I've said above, while Be Wiser did make some mistakes, it offered valid cover and I don't think it deliberately changed any facts or misrepresented anything Mr C said. And I think its offer to refund the full premium was enough to put right the impact of its mistakes. So I'm not going to make any further award for compensation.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 24 July 2017.

Joe Scott
ombudsman