

## **complaint**

Mr O complains that BISL Limited incorrectly recorded his vehicle's registration mark when he changed the insured vehicle on his motor insurance policy.

## **background**

Mr O called BISL to advise it that he had changed his vehicle. BISL inputted his vehicle's registration mark by entering a letter as "M" when it correctly should have been "N". Mr O was subsequently stopped by the police for driving without insurance and his vehicle was seized and impounded. After investigation the error came to light and BISL provided Mr O with a correct certificate of insurance but for a date and time after he was stopped by the police. Mr O is unhappy with this and says he gave the correct registration mark information to BISL and he has been unable to get his car back and it has been destroyed.

Our adjudicator did not recommend that the complaint should be upheld. In summary he considered that:

- In the phone call when Mr O advised BISL of the change of his vehicle the BISL employee attempts to clarify the vehicle registration and said "M for Mike" to which Mr O said "Yes". Mr O had therefore confirmed the letter was "M" and the vehicle change on the policy was carried out accordingly.
- It was not BISL's fault the details were recorded incorrectly and Mr O was stopped by the police.
- BISL could not provide a back dated certificate of insurance that would cover the date and time Mr O was stopped by the police but the certificate it did provide should have been sufficient to allow Mr O to recover his car after paying the impound fees.
- In the circumstances, BISL was not liable for the impound fees. It had also attempted to help Mr O and its actions had not led to Mr O's car being crushed.

Mr O does not agree with the adjudicator's recommendations. In summary he says that BISL should have realised that the registration mark it recorded did not match the vehicle he had bought. He in fact called BISL a number of times. When he answered "yes" to BISL's question he believed its employee had said "N for Nike". He considers that in such circumstances "M" is usually identified for "Mike" or "N" for "November". He gave the correct registration mark. He holds BISL responsible for the loss of his car and his health has suffered as a result.

## **my findings**

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

Having done so, I agree with the conclusions reached by our adjudicator for broadly the reasons given.

Furthermore, I am satisfied that BISL took reasonable steps to verify the registration mark given to it by Mr O. It's operative read back phonetically the letters in Mr O's vehicle's registration mark and I am satisfied that it used the most common and generally accepted

representation of “Mike” for the letter “M”. Mr O has himself said that he would expect “November” to be used for “N” so when he says that he thought the operator had said “Nike” for “N” I consider it would have been reasonable for him to have queried this rather than replying “yes” as he did. I also consider that BISL’s operator was acting reasonably in recording “M” following Mr O’s response. It appears that the operator could not find the vehicle from the registration mark but after discussing its make, model and specification with Mr O the record was updated with the information Mr O gave it which was reasonable.

Overall, although I recognise Mr O’s strength of feeling and frustration, I am not persuaded that BISL has done anything wrong or acted unreasonably. In the circumstances I do not consider that it would be fair or reasonable to require it to make any payment to Mr O. So, I see no compelling reason to change the proposed outcome in this case.

My role as an ombudsman is to consider the individual complaint and decide whether something has gone wrong. But a court may take a different view of the situation. Should Mr O not accept my final decision then any rights he may have to take action in the courts against BISL are unaffected and he will be free to pursue his arguments in any court action that may arise, if he so wishes.

#### **my final decision**

My final decision is that I do not uphold this complaint.

Stephen Cooper  
**ombudsman**