

complaint

Mr K has complained that Brightside Insurance Services Limited incorrectly recorded his car registration details when he bought his motor insurance policy.

background

In February 2016 Mr K filled in an online application before phoning Brightside to buy his policy. Brightside asked him if the details in the quote were correct and Mr K confirmed they were.

In April Mr K phoned Brightside to get a quote for a new car. Within this phone call he gave Brightside his registration number. A few weeks later Mr K was pulled over by the police for driving without insurance and his car was impounded.

When the Motor Insurers Bureau (MIB) contacted Brightside it became apparent that Brightside had the wrong registration number. So, while Mr K had insured a car, he hadn't got insurance for the car he owned.

Mr K thought this was Brightside's fault as he'd bought the policy over the phone. He also said it should have realised his registration number was wrong when he phoned to get a new quote.

Brightside told Mr K there's been an administrative error. But then said it didn't think it was to blame as Mr K had entered the registration wrongly. It paid him £50 to compensate for having mistakenly told him there'd been an 'admin' error.

Mr K was still unhappy and brought his complaint to us. The adjudicator didn't think it was Brightside's fault the wrong car was insured. And he thought Brightside had done enough to compensate for telling Mr K there'd been an administrative error. But Mr K didn't agree. He thought Brightside was responsible for him being stopped by the police and his car being impounded. He was also unhappy at having to pay an increased premium to cover his actual model of car. Mr K 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 uphold it.

Mr K filled in the application online. Once he'd put in the registration number the make and model would have been shown online. So, I think Mr K would have had an opportunity at this point to notice it was a different model of car. Mr K then phoned Brightside to make the payment. He confirmed the details he'd entered online were correct. So, I don't think it's Brightside's fault Mr K didn't insure the correct car.

Brightside told Mr K it would send out his documents for him to check. Mr K said his preferred method of communication was email. When he phoned for the second quote in April 2015 he said his email address wasn't working so hadn't received his documents. I don't think that was Brightside's fault. And I think Mr K could have phoned Brightside to say he hadn't had his documents.

I've listened to the phone call where Mr K asks for another quote. Mr K said Brightside should have told him at that point it had the wrong registration. But Brightside didn't ask Mr K for his current registration or check it. Brightside asked if he wanted to change his car and Mr K told it the registration number without being prompted. I don't think Brightside had accessed Mr K's policy at this point. So, I don't think it had any reason to know the details it had for him were wrong.

Brightside liaised with the MIB and explained what had happened. It also offered to amend Mr K's policy to the correct car. I think this was fair and reasonable and I don't think Brightside did anything wrong by asking Mr K to pay the increased premium for the correct car.

I appreciate Brightside told Mr K there'd been an admin error. But it wasn't Brightside who made the error. And I can only consider what Brightside might or might not have done wrong. Brightside paid Mr K £50 to compensate for telling him it had made an admin error and I think that's enough.

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 K to accept or reject my decision before 18 August 2016.

Sarann Taylor
ombudsman