

complaint

Mr S complains that Be Wiser Insurance Services Ltd recorded the wrong details about him when he took out motor insurance policies. It then dealt with his complaint badly. Mr S is represented by a friend, Mr W.

background

Mr S took out policies on two cars at different times during 2015 through Be Wiser. When it noted discrepancies in his personal details it said he should contact it or the policies may be voided. Mr W spoke to Be Wiser on Mr S's behalf to correct the details. Be Wiser wanted to email the corrected documents to Mr S, despite Mr W telling it he couldn't use email. Mr W says he was told the office was 'paperless'. The documents were emailed to Mr S anyway.

Be Wiser's advisor said the documents could be sent out by post for £25. The proposed charge was then halved, but Mr W thought there shouldn't be *any* charge. Mr S just wanted Be Wiser to correct the errors it had made. As other documents had been sent to Mr S by post previously, he and Mr W thought that's what Be Wiser should do to put things right.

Mr W says the advisor he spoke to had poor knowledge and lacked common sense. And she didn't put him through to a manager on request. In the end Be Wiser didn't charge for sending the documents by post, but Mr W says it only did so for *one* car. And he didn't think Be Wiser's customer services advisor was helpful in handling the complaint he made to it.

Our adjudicator thought Be Wiser should pay Mr S £100 compensation. Mr W had ended the call when it was clear he was still unhappy. She said Be Wiser might have resolved the complaint quickly had someone rung him back. She noted that the advisor he first spoke to hadn't explained how Be Wiser came to record the wrong details about Mr S on its system. She thought Be Wiser should have been able to trace the initial calls with Mr S to find out.

Be Wiser said it had done what Mr S asked by sending the documents to him by post at no charge. It thought its advisors had acted professionally. It said it couldn't be blamed for *one* of the wrong details (recording Mr S's sister's telephone number as his own). And it said Mr S was asked to check all the details were correct at the time.

As there was no agreement, the complaint was 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. I think it should be upheld.

Mr S and Mr W took the view that as Be Wiser had made errors it should correct them. I think that's reasonable enough. Be Wiser says it wasn't its fault it had Mr S's sister's telephone number. It may be the case that Be Wiser simply noted the number he was calling from, or asked him that question. I think it's highly unlikely Mr S would have provided the wrong number if asked for his own details. And that wasn't the only error. Others included his date of birth and marital status. It's not really feasible that Mr S got these details wrong.

I also think it was reasonable for Mr S to want the corrected documents sent to him by post. Be Wiser had sent out documents to him by post previously. It had also sent Mr S 'junk mail'. That (plus his view that Be Wiser should correct its own errors free of charge) was partly why

Mr W was so frustrated during the call. He knew Be Wiser wasn't 'paperless'. Suggesting that *any* charge would be made for the corrected paper documents seemed wrong to him.

As Mr W wasn't happy with the first advisor's knowledge and attitude he wanted to speak to a manager. It looks as though the advisor tried to get one to assist, but it didn't happen. She came back to the phone with only the offer of a reduced charge. That wasn't what Mr W or Mr S wanted. They saw it as more poor service. As it was clear Mr W was very unhappy I think it would have been helpful for someone to call him back. The situation was made worse when Mr S then received emails from Be Wiser, but only one set of documents (for the first car Mr S had insured) arrived by post.

Mr W was further frustrated by the fact Be Wiser couldn't find the recordings of Mr S's initial calls to it. One of them was made from his sister's house. That was already set out (wrongly) on the documents as Mr S's number. Mr W couldn't see why Be Wiser needed it again from him. He thinks the calls with Mr S weren't recorded. That assumption seems fair, as a call from Mr S's home number couldn't be traced either. But I think it was the way the issue was handled that caused the most upset. It seemed to Mr W that he or Mr S was being blamed.

Be Wiser thinks it did all it could by not charging for making amendments and waiving its usual fee for paper documents. Following his complaint it offered Mr S a voucher, membership of its 'VIP' club and a discount if he insured with it again. But Mr S had no intention of re-insuring through Be Wiser, so the gestures it made were irrelevant to him.

Mr W and Mr S were further upset that the customer care advisor who dealt with the complaint contacted Mr S directly. Mr W says she didn't want to discuss the complaint and was rude to him. We've listened to the call and I don't think she was rude. She said the previous advisor should have offered a call back. But there wasn't a full discussion of the complaint. Mr W may have thought he was being fobbed-off with an unwanted package.

I think Be Wiser could have offered a better service to Mr S overall. I think it caused him upset and inconvenience. That was compounded when Mr W tried to liaise with Be Wiser on his behalf to put matters right. I think the fairest way to deal with Mr S's complaint is for Be Wiser to pay him a moderate sum in compensation.

my final decision

My final decision is that I uphold this complaint. I require Be Wiser Insurance Service Limited to pay Mr S £100 compensation. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 April 2016.

Susan Ewins
ombudsman