

complaint

Mr U complains he wasn't made aware of the £3,000 excess on his motor insurance policy by Be Wiser Insurance Services Ltd (his broker) until after a claim was made on it.

background

Mr U's insurer was informed by a third party that Mr U had collided with another car. Mr U accepted that was the case but thought the other car only had a few scratches. His car had no damage. The insurer paid for the damage to the other car (agreed by an engineer) plus car hire and other expenses. The bill came to £1,782. The insurer said Mr U had to pay it, as his policy excess on all claims was £3,000. Mr U said he hadn't been told that by Be Wiser.

Our investigator said Be Wiser had sent Mr U documents clearly setting out what the policy excess was. She didn't think it had done anything wrong. Mr U asked for a review of his complaint by an ombudsman.

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 don't think it should be upheld.

The policy documents showed there was a compulsory policy excess, whereby Mr U had to pay the first £3,000 of every claim. In addition, Be Wiser sent Mr U separate letter about it. It drew his attention to the sum payable and pointed out he'd been advised about it at the point of sale. Be Wiser invited Mr U to contact it should he have any queries, but he didn't do so.

I don't think Mr U can show Be Wiser didn't make the policy excess clear to him. As I don't think Be Wiser did anything wrong, I can't uphold Mr U's complaint.

my final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr U to accept or reject my decision before 21 November 2016.

Susan Ewins
ombudsman