

## **complaint**

Mr D has complained about U K Insurance Limited. He isn't happy that they incorrectly recorded his car registration number on his motor insurance policy, resulting in him almost being charged with driving without insurance.

## **background**

Three months after taking out his motor policy, Mr D was involved in a minor accident. He was asked to provide details of his insurance.

The following morning Mr D received a phone call from the police explaining that he was being charged with driving without insurance, and that he would be sent a court summons. Mr D was at work at the time and he told the police that UKI had made a mistake in recording his registration number. The police contacted UKI, and the charge was dropped the same day. UKI accepted full responsibility for the mistake.

UKI have apologised and offered Mr D £100 for the upset their mistake has caused. Mr D felt this wasn't enough. He felt they hadn't properly considered the impact their mistake had had on him, bearing in mind his profession. Mr D felt £500 would be a more reasonable sum.

The adjudicator agreed that his complaint should be upheld, he felt that UKI could've done more to recognise the upset they'd caused, and recommended they pay £300. Both Mr D and UKI were unhappy with this outcome and asked for the case to be looked at 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. Having done so I'm upholding the complaint, I'll explain why.

Having looked at the evidence I can see that Mr D gave UKI the correct registration number when he took out his policy. I know that UKI recorded Mr D's registration incorrectly, but they accepted responsibility when this was brought to their attention.

Mr D is concerned that this incident may have a negative effect on him. But, as the charge was dropped, I have no evidence to suggest that this would be the case.

But I don't think UKI have done enough to put things right. They made a mistake that caused Mr D a considerable amount of upset. I do accept that it must have been stressful and embarrassing, given Mr D's profession, for him to have been called by the police about not having insurance while he was at work. So I think their offer of £100 is too low, and that £300 is more reflective of the circumstances of this complaint.

## **my final decision**

For the given reasons above, I uphold Mr D's complaint. I require U K Insurance Limited to do the following:

- Pay Mr D £300 compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 July 2016.

Colin Keegan  
**ombudsman**