

complaint

Miss L has complained Hastings Insurance Services Limited, trading as Hasting Direct, has registered a recent accident on her insurance record even though she wasn't at fault.

She's represented in her complaint by her mother, Mrs L, who's a named driver on her policy.

background

Mrs L parked her daughter's car outside their house. A neighbour's car then rolled into Miss L's car. The neighbour doesn't dispute this was their fault and is sorting out the repairs. Mrs L found her own car insurance initially increased her premium in December because of the accident as she'd been the last person to drive – and park – the car. (Although they have since agreed to remove this increase). Miss L's insurance is also up for renewal this month so she's concerned this may cost her more when she's looking for any new cover.

Hastings told Mrs L they'd followed the right procedure as she had been the last person to drive the car. On behalf of her daughter, Mrs L complained to the ombudsman service.

Our adjudicator told Mrs L he didn't feel Hastings had done anything wrong. This should have a minimal impact as Hastings' record was clear neither she nor her daughter were at fault. Mrs L has asked an ombudsman to consider her daughter's complaint.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's always horrible when something happens which isn't your fault but leaves you with something to sort out. So I really appreciate why Mrs L is concerned on her and her daughter's behalf.

However I can't find anything to suggest Hastings has done anything wrong. There was an accident to Miss L's car even though I can see this wasn't their fault. There's a letter from Hastings which confirms this wasn't Miss L's fault and it should have limited impact when other insurers consider whether to offer insurance cover to Miss L, and her mother, and at what rate.

In fact Hastings suggests Mrs and Miss L keep hold of the letter which can be shown to any future insurer. This seems like a sensible suggestion. Mrs L is concerned this isn't so simple when trying to get insurance through a comparison website. But I think it's pretty easy to call any preferred insurer direct to discuss whether these circumstances would have any impact on the rate insurance gets offered.

I know Miss L's car insurance has been up for renewal in the last week or so and I hope this hasn't had a big impact.

my final decision

For the reasons I've given, my final decision is not to uphold Miss L's complaint against Hastings Insurance Services Limited, trading as Hasting Direct.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 23 May 2016.

Sandra Quinn
ombudsman