

complaint

Ms C complains that, despite having taken out car insurance with Autonet Insurance Services Limited, she was stopped by the police and is now being prosecuted for driving without insurance.

background

At the time Ms C took out the insurance on 31 July 2016, her Land Rover had a registration number ending with X. She decided to change it to a personalised number plate ending with 5. On 9 October she was stopped by the police for driving without insurance. Her vehicle was impounded and she had to pay £170 to get it back. She says she is now facing court proceedings for driving without insurance.

Autonet says Ms C didn't let it know she'd changed the registration number on the Land Rover so the information on the motor insurer's database (MID) recorded the original X registration. Ms C contacted Autonet on 10 October to explain what had happened and inform it of the new number. It says that, as soon as it had that information, it updated the MID and the policy documents. When Ms C took out another policy on 11 October (again using the X number) it cancelled this and gave her a full refund.

Ms C says the police are insisting that they have checked the MID for both registration numbers and the only policy recorded is one starting on 9 October. On that basis she says she's been told she still has to go to court.

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 Autonet has done anything wrong. I'm satisfied that the reason Ms C was stopped by the police was because she hadn't told Autonet she'd changed the registration number on the Land Rover. Once she got in touch with Autonet it acted promptly to update the details of her policy.

Autonet has sent us the screen shot showing that the policy taken out using the X number was recorded on the MID from 3 August 2016. I can't comment on the police investigation or speculate as to why they have only been able to locate the policy on the MID from 9 October. It seems to me that Ms C has convincing evidence, in the screen shot, the policy documents and certificate of insurance, to show that the Land Rover was insured from 31 July 2016 onwards. Though from the time she changed the number plate until 10 October, the registration number was incorrectly recorded.

In the circumstances, I don't think there is anything further Autonet can or needs to do. If necessary the court will have to resolve this matter and will be assisted in that process by the documentation Autonet has provided in response to Ms C's complaint.

my final decision

I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 20 February 2017.

Melanie McDonald
ombudsman