

complaint

Mr H has complained about Premier Insurance Consultants Limited. He isn't happy about the charges applied to his car insurance policy.

background

Mr H took an insurance policy on line for his new car. As he didn't know the full details of his car he only entered some of the details. When he let Premier know the correct registration number and purchase date it charged him an admin fee and his insurer increased the premium.

As Mr H wasn't happy he cancelled his policy and Premier then charged him a cancellation fee.

So he asked this service to look into things for him. But our adjudicator didn't uphold his complaint. He didn't think that Premier had done anything wrong. This was because Mr H had input the incorrect details and his insurer (not Premier) had charged the increase in premium once it knew the correct car details. And he didn't think it had acted unreasonably in charging an admin fee and a cancellation fee when Mr H then chose to cancel his policy.

As Mr H didn't agree the matter has been passed to me for a final decision.

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 don't think that Premier has done anything wrong and I'll explain why.

I can understand Mr H's frustration but he entered his car registration details incorrectly in the first place. I know that he didn't know the registration, as he hadn't bought the car at that point in time, but he didn't tick the box to say this. Had he have ticked the box and not confirmed that all the details he had input were correct then this problem would've been avoided.

As Mr H input incorrect details this meant that Premier had to amend the policy, which caused an increase in premium. This was because the full details of the car and the correct purchase date hadn't been taken account of. As already highlighted the insurance company is responsible for this, not Premier.

It also meant that Premier charged a £25 admin fee. Its policy documentation is clear that it would charge an admin fee and I don't think the level of the charge is unreasonable. So, despite Mr H's frustration, I can't say that Premier acted unreasonably.

Mr H then chose to cancel his policy incurring a further cancellation fee. Although I can understand this, given his frustration, it is clear that a fee would be charged if he cancelled his policy. And I don't think that the £45 charge was unreasonable.

Finally, I note that there was a short delay in returning Mr H's admin fee. But Premier had to wait for the return of his premium from the insurance company and to undertake the cancellation so I don't think this is unreasonable.

my final decision

It follows, for the reasons given, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 30 December 2016.

Colin Keegan
ombudsman