

complaint

Mr and Mrs R have complained about Be Wiser Insurance Services Ltd. They are unhappy that it didn't transfer the named driver's details over to their new car under their motor insurance policy.

background

Mr and Mrs R took out insurance through Be Wiser. The policy was set up on the basis that Mrs R was the owner of the car and her son was a named driver. In fact her son was the owner and registered keeper of the car.

In February 2014 Mrs R called to place another car on cover. At this point Be Wiser removed her son from the policy as the underwriter wouldn't insure him to drive this car.

Unfortunately, Mrs R's son was involved in an accident in August 2014. As he wasn't covered on the policy the claim was initially declined. However, the insurer agreed to cover the named driver, third party only.

Mr and Mrs R accept the insurer's position. But they believe that Be Wiser should have told them that their son was not covered and so should meet the claim.

Our adjudicator considered their complaint but didn't uphold it. She was of the view that the policy was clearly set up incorrectly and that Mr and Mrs R should have ensured that their son was insured to drive the car. As Mr and Mrs R 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 is fair and reasonable in the circumstances of this complaint.

Although it isn't clear what happened when Mrs R put the new car on cover, as the call isn't available, it is clear that her son couldn't be covered. I'm also not sure why Mrs R told Be Wiser that she was the owner and registered keeper of both cars when she wasn't. It is clear that her son was the owner and registered keeper of both cars and so the policy should have been in his name.

I agree that Mrs R should have ensured that the policy was set up correctly. This included ensuring that the insurance documents were checked to ensure that the correct cover was provided. As such, I can't conclude that Be Wiser has acted unreasonably.

my final decision

For the reasons given above, I don't uphold Mr and Mrs R's complaint. I make no award against Be Wiser Insurance Services Ltd.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs R to accept or reject my decision before 9 October 2015.

Colin Keegan

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