

complaint

Miss M complained that Hastings Insurance Services Limited had given her poor service regarding her motor insurance policy.

background

Miss M said that Hastings hadn't given her the correct policy documents, hadn't updated her address, and had made mistakes with her claims history and discount. They'd also made multiple mistakes with her direct debit, and had given her incorrect information and a generally poor service.

Hastings accepted that they could have done things better and apologised to her. They tried to resolve her concerns about her policy and offered to pay all her remaining policy premium (totalling £513.13). Or alternatively she could cancel the policy without any a cancellation fee and they would, as a gesture of goodwill, give her £100 towards a deposit for a new policy.

But Miss M didn't think that Hastings had done enough. So she brought her complaint to us.

The investigator didn't recommend that her complaint should be upheld. She thought that Hastings had made reasonable efforts to put things right for her.

Miss M didn't agree and so her complaint has been passed to me to decide.

my findings

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

Miss M was still concerned that the problems with her policy could cause her future problems both financially and administratively, whether she cancelled her policy or not.

Hastings didn't know what was causing the problem with her policy on their system, and were unable to change it. But they reassured her that she was insured, at the correct address, and they gave her written confirmation of this. They also confirmed her correct claims history and no claims discount and said they'd issue a letter about those to any new insurer.

They'd arranged for future correspondence with her to be sent via email and not by post. They also put a marker on her computer record that any necessary documents must be sent manually rather than be system generated, to ensure they went to her correct address. They felt that they would be able to change her car on her policy, subject to her giving them certain information. But if that turned out not to be possible, and she still had to cancel her policy, they would still waive the cancellation fee and give her £100. And to minimise any further inconvenience to her in her dealings with them, Hastings also gave her a named person to be her primary point of contact.

I can see that Miss M has found this situation stressful. Her main concerns were that if she were involved in an accident she wouldn't be adequately covered, that mail was going to the wrong address, and that Hastings' mistakes could cause her problems later.

However I think that Hastings have resolved these issues and have acted reasonably in how they've put things right for her. I also think that it was fair of them to pay off her outstanding premium of over £500, and so in the circumstances I don't ask them to do anything else.

my final decision

For the reasons, I've given above it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 17 July 2017.

Rosslyn Scott
ombudsman