

complaint

Mr A has complained that U K Insurance Limited carried out a change of vehicle incorrectly under his car insurance policy.

background

Mr A said he has car insurance policies for two cars with UKI. He changed one of his cars and called UKI to change the car registration details so that his new car was insured. But UKI incorrectly changed the new car under the wrong policy.

Mr A noticed the error and he called UKI the following morning. UKI apologised, corrected its error and paid Mr A £10 for the inconvenience its error had caused him. UKI said it would have indemnified any claim made during the period when he wasn't insured. UKI said it would provide feedback and training to the individual involved.

Mr A brought his complaint to us as he said the compensation wasn't enough.

Our investigator thought that UKI had done enough to resolve Mr A's complaint. She explained that we can only consider what did happen – rather than what might have happened.

Mr A didn't agree. He said was inconvenienced as he made plans to use the car that evening and the following morning – but couldn't because UKI hadn't updated the Motor Insurance Database (MID) to show it as insured. So he believes the compensation UKI has paid him isn't enough.

So Mr A would like an ombudsman 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. Having done so, I don't intend to uphold it.

When things go wrong, we look at what an insurer did to put things right. UKI doesn't dispute that it made the error. It didn't change the car under the correct policy for Mr A.

I understand that Mr A called UKI between 6pm and 7pm that evening to change the car details under his policy. He said he made plans for later that evening – and for early the following morning – which involved using the new car. He said that when he's changed cars in the past, he's found that the MID updates usually within 24 hours. Mr A said he was periodically checking the MID - but because it still showed the incorrect details the following morning, he called UKI.

From the information given to us, Mr A called UKI between 11 and 12pm. UKI immediately corrected its error.

It can take a few days for the MID to update. Mr A says he didn't use the car. But I think it was reasonable for Mr A to have relied on the assurance that he was insured to drive once he'd told UKI of the change of vehicle and it had told him it had made the change. I understand that Mr A believes the compensation UKI has paid him isn't enough.

However I think – on balance – that it's a fair and reasonable sum. The period of time Mr A was inconvenienced was short. And UKI has said that it would have covered any claim made during the key period. Fortunately no claim was made.

UKI made an error. And I agree with Mr A that these things shouldn't happen. But sometimes things go wrong. In this case, I think UKI has done enough to put things right.

So this means I don't think UKI needs to do any more.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 19 July 2019.

Geraldine Newbold
ombudsman