

complaint

Mrs S and Miss S have complained that One Call Insurance Services mishandled their claim under their motor policy.

background

Miss S, a named driver on Mrs S's policy had an accident on 1 May where the car was written off. During the investigation of their claim, One Call saw on the Claims and Underwriting Exchange (CUE) that a 'fault' claim had been registered against Mrs S in November 2013, which One Call didn't know about. It said if it had known about that, it wouldn't have offered Mrs S her policy.

So it told Mrs S her policy would be cancelled as if it never existed. Eventually One Call found out that Mrs S's previous insurer had made a mistake in registering this claim against Mrs S's record and consequently it didn't have to cancel her policy.

Mrs S brought her complaint to us. The investigator was of the view that it wasn't One Call's fault the registration in CUE was wrong. So she didn't think One Call had done anything wrong.

Mrs S disagreed. She feels that she had to make far too many calls trying to sort it out herself, which she strongly believes isn't right.

Consequently, Mrs S and Miss S's 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. Having done so, I'm not upholding this complaint and I'll now explain why.

I very much understand Mrs S and Miss S's frustration in trying to sort this claim out. Unfortunately, having to make a claim can often be frustrating and time consuming. So what I need to look at is what One Call might have done wrong.

One Call had nothing to do with registering that claim against Mrs S's record on CUE. That was the fault of her previous insurer. One Call in common with other insurers is entitled to decide what risks it wants to cover and what risks it doesn't. It says it doesn't provide motor insurance to anyone who had a 'fault' claim in the last three years. The CUE entry told it Mrs S had such a claim. Therefore I don't think it did anything wrong in initially telling Mrs S it wanted to cancel her policy as if it never existed.

I also don't think it did anything wrong in checking CUE when it was verifying Mrs S and Miss S's claim. That is fairly standard industry practice.

I do understand that Mrs S didn't know how this claim was entered on CUE but there's nothing wrong in One Call explaining to Mrs S that because of it, needed to cancel her policy.

Once Mrs S and Miss S pointed out this CUE entry was wrong and that it was a non-fault claim, and One Call were able to have that verified by the relevant insurer, it didn't go through with cancelling her policy and her claim was able to progress.

Naturally, this did delay things, but I haven't seen any evidence that One Call further delayed matters from their end in dealing with Mrs S and Miss S's claim. There was some initial negotiation over the market valuation of the car with One Call, but I don't consider this was out of the ordinary and nor do I consider it overly delayed matters and the market valuation was agreed. I appreciate there are other issues with other businesses, but in this decision I'm only considering what One Call did.

my final decision

For the reasons I've discussed 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 Mrs S and Miss S to accept or reject my decision before 16 December 2016.

Rona Doyle
ombudsman