

## **complaint**

Mr and Mrs C complain that Allianz Insurance plc mishandled their motor insurance.

## **background**

Mrs C took out a policy in 2015. She was the policyholder and Mr C was a named driver. After renewal of the policy in 2016, they complained that Allianz wouldn't send them a certificate of motor insurance or contact details for the breakdown cover.

The adjudicator didn't recommend that the complaint should be upheld. He thought that Mrs C had already registered to access her documents via the online portal and there were clear steps to follow to change a forgotten password.

Mr and Mrs C disagree with the adjudicator's opinion. He says, in summary, that Allianz didn't clarify the login details for the 2016 policy.

## **my findings**

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

In recent years, details of motor insurance are on a motor insurance database, readily accessible to police. And many insurers now make certificates of motor insurance available to policyholders in electronic form via online portals.

From its 2015 policy booklet, I note that Allianz was using a different brand name for online communication. From its records, I accept that Mrs C (or Mr C on her behalf) successfully accessed its portal on 13 January 2015 at 20:05 and 21:16.

The policy was due to expire in mid- January 2016. I've seen a copy of a communication dated mid- December 2015. It said that cover would be renewed (and would include breakdown cover). It also said that paper documents were an option which would cost about £14. I don't think Mrs C took up that option.

Mr and Mrs C say they had a problem accessing the 2016 documents.

Mr and Mrs C asked Allianz to send the documents by post. They spent some time on emails about this. I think there were some shortcomings in Allianz's communication.

After Mr and Mrs C complained, Allianz sent a final response letter. I don't think it was helpful for this to refer to "MYDOCS". But the letter agreed to send hard copies free of charge.

Rather than sending the certificate of insurance and policy schedule, Allianz sent the policy booklet. I see that the booklet is printed with Mrs C's vehicle registration number. It also contained contact details in the event of a breakdown. But the booklet wasn't what Mr and Mrs C wanted. So they brought their complaint to us.

The adjudicator sent them a hard copy of the certificate of insurance and details of the breakdown service. He also sent a step-by-step explanation of his test of the Allianz portal using some of Mrs C's details.

As Mr or Mrs C had accessed the portal in 2015, I agree with the adjudicator's conclusion that Mrs C had already registered with the portal. I think she could access it by inputting further details and if necessary following the instructions to change any forgotten password.

I've thought about whether to order Allianz to do any more in response to this complaint.

I accept that Mr and Mrs C experienced some upset and inconvenience.

And I accept that some of this was caused by shortcomings in communication from Allianz. But I don't think this was at a level which means that it would be fair and reasonable for Allianz to refund part of the premium or to pay compensation or to make any other form of redress to Mr and Mrs C.

### **my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Allianz Insurance plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 20 June 2016.

Christopher Gilbert  
**ombudsman**