

complaint

Mr N has complained about an administration error by UK Insurance Limited (UKI) which led to his vehicle registration being recorded incorrectly on his motor insurance policy.

background

UKI recorded Mr N's vehicle registration incorrectly following a telephone conversation at the time of the renewal. It then wrote to him asking that he contact them to clarify the correct vehicle registration. Mr N complained that this letter was sent using second class post. The vehicle registration was corrected and UKI confirmed that Mr N was covered during the period of error.

The adjudicator did not uphold the complaint on the grounds that Mr N had not suffered any loss as a result of this error.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

During the renewal telephone conversation with UKI on 28 August 2011 the operative asked Mr N to confirm his vehicle registration. The operative mis-heard the registration given and the registration number was incorrect by one letter.

UKI wrote to Mr N on 23 December 2011 to advise him that the registration held on its records differed from that which is held by the DVLA. It asked him to call to confirm the correct registration. Mr N did so and the registration was corrected on 30 December 2011.

Mr N was unhappy that the registration number had been recorded incorrectly to begin with and he is upset that he could have been stopped by the police.

Mr N then also received a renewal notice from UKI dated July 2012 with the incorrect vehicle registration and stating that the policy will commence in August 2011.

I have listened to the renewal call recording and I find that the operative was right to think that Mr N was saying the letter "B" instead of the letter "V". The operative also confirms the vehicle registration with Mr N three times during the call and stated the letters phonetically and each time Mr N confirms it to be correct, when in fact it was wrong.

Whilst I appreciate Mr N could have been stopped by the police for driving without insurance, it would not be reasonable for me to consider an incident that did not occur. This Service deals with situations where an actual financial loss or prejudice has occurred and then seeks to put that right. Our role is not that of a regulator who can impose fines or punishments for such errors, that is in the remit of the Financial Conduct Authority and not the Financial Ombudsman Service. Thankfully Mr N was not stopped by the police given the registration of his car was initially incorrect and therefore I find that Mr N has suffered no financial loss or prejudice. In any event I am satisfied that if he had been so stopped by the police, this mistake could have been rectified at that time, albeit with considerable inconvenience and distress to Mr N. However as he was not stopped by the police I find that Mr N has not suffered this level of inconvenience and distress.

UKI has advised that the renewal notice sent in July 2012 relates to the 2011 renewal. It had been requested by the complaint handler to be sent to us as evidence relating to this complaint. UKI has sincerely apologises that this had been sent to Mr N's address in error.

my final decision

For the reasons above it is my final decision that I do not uphold this complaint and I make no order against UK Insurance Limited.

Rona Doyle
ombudsman