

complaint

Mr J has complained about Hastings Insurance Services Limited's service when administering his motor insurance policy.

background

Mr J has a policy with Hastings. He's unhappy with the service it's provided. Amongst others he said that it: incorrectly recorded a claim against his policy and overcharged him as a result; incorrectly processed a change of car; gave poor advice; didn't send a compensation cheque when promised; and incorrectly told him his complaint was resolved.

Hastings upheld Mr J's complaint. It acknowledged that its service hadn't been to the standard it would like. It refunded him £272.18 he had overpaid and paid him a total of £240 to address his distress and inconvenience caused by its mistakes.

Mr J brought his complaint to us. The adjudicator thought Hastings had done enough to put things right. Mr J didn't agree so his complaint's 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 going to agree with our adjudicator's view for generally the same reasons.

It's not in dispute that Hastings' service wasn't up to the standard it would wish for. And it upheld Mr J's complaints. So I don't intend to go through those details here. And given the frequency of Hastings' errors and the amount of time Mr J's spent dealing with it I can understand why he's been so upset with Hastings' service. But as well as acknowledging that it didn't get things right it's paid him a total of £240 compensation to address his distress and inconvenience caused by its errors.

Mr J doesn't think that goes far enough, especially given the amount of time he's invested trying to put things right. But I think the compensation Hastings has paid is reasonable in the circumstances. That's because it's in line with similar awards I would make in other cases of similar seriousness. So I don't intend to direct Hastings to do anything else.

Mr J also queried Hastings' calculation of his premium refund after it overcharged him. Hastings has explained that it calculated the refund based on a fixed percentage rate. And it applied that rate to the applicable periods for the two policy years concerned. It then added the two figures together to reach the final figure of £271.18. I've looked at the figures Hastings provided and can confirm that they've dealt with this appropriately. So I'm not going to direct Hastings to do anything else.

my final decision

For the reasons set out above I think Hastings had done enough to put things right before Mr J brought his complaint to us, so I don't uphold his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 9 April 2018.

Joe Scott
ombudsman