

complaint

Mrs D has complained that Be Wiser Insurance Services Ltd's mistakes with her postal address led to it wrongly cancelling her motor insurance policy for her campervan and caused her inconvenience and upset.

background

Mrs D took out a policy for her campervan with Be Wiser. It then wrote to her asking for some documents to validate the policy. Mrs D says she never received the letters until after the policy was cancelled as Be Wiser sent them to the wrong address. Be Wiser has accepted it made mistakes with Mrs D's postal address but says it also emailed her warning her about the cancellation. Mrs D says she didn't give Be Wiser an email address when she took out the policy.

The adjudicator thought the statement of facts document showed that Mrs D hadn't given Be Wiser an email address when she took out the policy. She also noted that Be Wiser hadn't been able to tell this service what email address it had used to contact Mrs D. The adjudicator thought the evidence showed Be Wiser's mistakes led to Mrs D's policy being wrongly cancelled.

The adjudicator could see that Be Wiser had already agreed to refund Mrs D's premium on a pro rata basis and waived its cancellation fees. She thought Be Wiser should also:

- remove all references to the cancellation from internal and external databases;
- provide a letter for Mrs D to use with future insurers confirming the policy had been cancelled incorrectly; and
- pay Mrs D £100 in compensation for the trouble and upset it had caused her.

In response, Be Wiser acknowledged that it couldn't show what email address it had used for Mrs D but said it had provided a screenshot showing its system had sent a letter to Mrs D by email. And Be Wiser it said its system wouldn't allow emails to be shown as sent if the email address field was blank.

my findings

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

Be Wiser has accepted that it sent letters about its request for information to validate the policy and the subsequent cancellation to the wrong address. It says it has already refunded her premium and waived its charges. So what I think I need to decide is if Be Wiser sent letters to an email address by provided by Mrs D and whether it needs to do any more to settle Mrs D's complaint.

When Mrs D realised her policy had been cancelled she immediately contacted Be Wiser to complain and try to resolve the situation. So I think it's very likely that if Mrs D had received an email or a letter from Be Wiser warning her about a potential cancellation she would have promptly got in contact.

The statement of facts document doesn't include an email address for Mrs D. And Be Wiser hasn't been able to provide any other notes or documents showing Mrs D gave it an email address. Be Wiser also isn't able to say what email address it used to contact Mrs D. I appreciate Be Wiser says its screenshot shows an email was sent but I don't think there is any evidence it contacted Mrs D using an email address she had provided.

I think Be Wiser should ensure that Mrs D isn't disadvantaged by its mistakes with her postal address by correcting the information on the relevant databases and giving her a letter of explanation for future insurers. I also think it should pay her £100 compensation for the inconvenience and upset its mistake has caused her.

my final decision

For the reasons explained above, my decision is that I uphold this complaint. I now require Be Wiser Insurance Services Ltd to:

- pay Mrs D the agreed refund of the premium if it hasn't already done so;
- remove all references to the cancellation from all relevant internal and external databases;
- provide a letter for Mrs D to use with future insurers confirming the policy was cancelled incorrectly; and
- pay Mrs D £100 in compensation for the upset and inconvenience it has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 1 March 2017.

Sarah Brooks
ombudsman