

complaint

Mr N's unhappy that Hastings Insurance Services Limited didn't correctly record his motor insurance policy.

background

Hastings didn't add the Drive Other Cars option to Mr N's policy. He was stopped by the police when driving a relative's car. The police didn't take any further action after Hastings provided a letter explaining what'd happened.

Hastings has paid Mr N £150 compensation for the upset and distress caused. But Mr N would also like it to reimburse his relative for the cost of releasing the car from police impound and storage. He also wants the Drive Other Cars option added to his policy.

Our adjudicator felt this complaint shouldn't be upheld. She said:

- Unfortunately Mr N hasn't been able to produce documentary evidence of the police storage and release charges his relative paid. Without this evidence she can't recommend Hastings should have to refund these charges. But Hastings says it will consider refunding them at a later date if Mr N provides evidence of them. That's fair.
- Hastings says it will amend the policy if Mr N contacts it. That's reasonable.
- Although Hastings didn't renew the policy correctly and this resulted in upset for Mr N its payment of £150 for this is reasonable. And she isn't recommending it should have to pay any more.

Mr N doesn't think the settlement offered by Hastings is enough. He said that although Hastings did a letter of mitigation straight away he wanted a letter of indemnity. And he was worried he was going to lose his job if police action went ahead. He also spent a lot of time on the phone contacting Hastings. He's asked for an ombudsman review.

my findings

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

Hastings accepts it made an error in recording the details of Mr N's policy which resulted in him being stopped by the police.

Hastings provided a letter of mitigation explaining things to the police and Mr N wasn't prosecuted. And it paid him £150 compensation and has removed a £20 default fee and a failed direct debit fee of £59.84 from the policy.

It's also confirmed it will amend his policy when he contacts it and has agreed to refund the police impound and storage charges paid by Mr N's relative once it receives appropriate evidence of them. That's fair.

Its clear Mr N experienced some upset, trouble and inconvenience as a result of Hastings' error. He says he was kept in a police van for a time and was worried about his job if he was

prosecuted. But it appears Hastings acted promptly in issuing the letter of mitigation for the police and it assisted Mr N in putting things right reasonably quickly.

Taking everything into account, including the level of awards we make, I think Hastings payment of £150 compensation for this is fair. That's of course in addition to the other things its done or offered to do about the various charges.

And although I recognise Mr N's frustration and strength of feeling I don't think I can reasonably require Hastings to do more than this.

Overall, I don't see any compelling reason to change the proposed outcome in this case.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 5 March 2018.

Stephen Cooper
ombudsman