

The complaint

Mr G complains that BISL Limited mishandled his motor insurance policy.

What happened

Mr G's wife had a car. For the year from 5 December 2022, Mr G had an insurance policy for the car. The policy was branded with the name of a bank. BISL arranged and administered the policy. Mr G was the policyholder and a named driver. His wife was the regular driver. The cost (including breakdown cover and legal cover) was about £670.00.

The policy was for twelve months. So it was due for renewal on 4 December 2023.

In October 2023, Mr G was in a distant country dealing with a difficult family situation. He asked BISL for a renewal quote as soon as possible.

By late October 2023, Mr G had complained to BISL that he needed a renewal quote.

On 7 November 2023, BISL generated the renewal quote – for about £1,150.00.

On 9 November 2023, Mr G declined that renewal quote.

By a final response dated 15 November 2023, BISL turned down the complaint.

Mr G replied to BISL on 24 November 2023.

Mr G brought his complaint to us in late December 2023. He asked for the following:

"I would [like] [BISL] to acknowledge that their did not treat me fairly at the time, by considering and adapting to my situation. I would also like to be compensated, for the higher premium I eventually had to pay, due to the delays in being able to arrange a suitable renewal."

Our investigator didn't recommend that the complaint should be upheld. She thought that BISL gave Mr G the renewal information in good time.

Mr G disagreed with the investigator's opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- His wife's mother was terminally ill.
- On about 10 October 2023, he and his wife flew out to be with her mother.
- It was likely that his renewal would come through around the time of her death or funeral.
- He was trying to sort out any admin he could, as quickly as possible, so that it was not a distraction at the time.
- He was a vulnerable customer.

- He tried contacting BISL via the bank's app and then via email.
- BISL failed to identify that he was a vulnerable customer at the time.
- He was simply requesting that BISL adjust their usual processes.
- BISL didn't deliver appropriate customer service that responded flexibly to the needs of a vulnerable consumer.
- Early November 2023 was just after the death of his mother-in-law and around the time of the funeral.
- He had to spend time searching for alternative covers rather than spending time with the family - that was the exact scenario he had been trying to avoid.
- On 9 November 2023, he declined the renewal and was able to get alternative cover.
- FCA have just announced a new review into vulnerable customers later this year.

What I've decided – and why

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

I accept that Mr G let BISL know that he was outside the UK in a very different time zone, dealing with an expected family bereavement. He couldn't get BISL's renewal quote via the app. And BISL's renewals team wasn't contactable by email. However, Mr G was able to exchange emails with the customer relations team.

I accept that Mr G was in difficult circumstances. Nevertheless, I don't consider that BISL should've foreseen that its usual renewal process was likely to limit his ability to make a decision or to represent his own interests, putting him at greater risk of harm. So I don't consider that BISL treated Mr G unfairly by declining his request for an extension of the term of the policy or by not generating the renewal quote until 7 November 2023.

By 7 November 2023, Mr G had the information he needed from BISL, and he still had about four weeks left before his policy expired. So he had nearly four weeks to decide to turn down the renewal quote and to find an alternative policy.

In the event, Mr G took those steps on 9 November 2023. That was still over three weeks before the BISL policy was due to expire. So I don't accept that BISL caused any increase in premium for the year from 4 December 2023.

Overall, I can see why Mr G made his request for an early renewal quote and why he made his complaint, but I don't conclude that BISL treated him unfairly. So I don't find it fair and reasonable to direct BISL to do any more in response to this complaint.

My final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct BISL Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 17 June 2024.

Christopher Gilbert
Ombudsman