

The complaint

Mr B complains about the level of service provided by Grove and Dean Ltd when administering his motor insurance policy. He wants £100 compensation for his trouble and upset.

What happened

Mr B called Grove and Dean about his policy but was kept on hold for 45 minutes with no answer. He tried its online chat line without success. Mr B later managed to speak to Grove and Dean, and it said it would contact the insurer and then call him back. But he said it didn't do this. The next Mr B heard from Grove and Dean was a letter demanding payment of an overdue amount. He found this to be threatening.

Our Investigator didn't recommend that the complaint should be upheld. He thought the letters chasing the debt were what he'd expect. He thought Grove and Dean had reasonably waived £105 charges and he thought it didn't need to do anything further.

Mr B replied asking for an Ombudsman's review, so his complaint has come to me for a final decision. He said Grove and Dean hadn't called him back as it had agreed to do.

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.

The problem arose when Mr B decided to dispose of his car after his policy had auto renewed. He had been on cover for 15 days when he cancelled the policy. And Mr B was unhappy that Grove and Dean added a £55 fee and, when he didn't make payment, a further £50. Mr B said his complaint wasn't about the premium, which the insurer is responsible for. But he was unhappy with the service provided by Grove and Dean when he contacted it to discuss its fee.

Grove and Dean provided its Terms of Business which I think clearly state that a fee of £55 is charged for cancellations and £50 for debt administration. I think these are in keeping with other fees I've seen. And these were brought to Mr B's attention at renewal, and so I think Grove and Dean is entitled to rely upon them.

Mr B said he was unhappy with the cancellation fee. Mr B said he was unable to reach Grove and Dean by phone or online chat to discuss this. And he said he'd be able to provide screenshots as evidence of this. But I have no reason to doubt Mr B's account. And I can understand that it must have been frustrating when he couldn't make contact.

Grove and Dean said, in its response to Mr B's complaint, that when he called again it agreed to speak to the insurer about its premium. I've listened to this call, where Mr B was on hold for 20 minutes, and the agent offered to call the insurer and then call Mr B back on the same number.

Grove and Dean said it did this. It said it then called Mr B on the number he had used to contact it and left a message asking him to make contact to discuss the matter. Again, I've listened the recording. The agent called Mr B's number and it went to voicemail. Mr B gave his first name and said leave a message. The agent then explained he was calling Mr B back

and he asked Mr B to call him back and gave a telephone number. As Mr B made no further contact, the debt administration fee was added.

I've looked at the debt chasing letters. I can understand that Mr B was unhappy to receive them. But I can't see anything untoward in them.

So I'm satisfied that Grove and Dean called Mr B back as it said it would. It's unfortunate that he didn't pick up the message. But I can't say that Grove and Dean didn't do as it said it would. I agree that Mr B spent long periods on hold and was unable to use the online chat. This must have been frustrating for him. But it's not my role to tell Grove and Dean what systems it should use to run its business.

However, as a gesture of goodwill Grove and Dean did waive £105 charges which I'm satisfied were correctly applied in keeping with the policy's terms and conditions. And I think this adequately compensates Mr B for the trouble and upset caused by this matter. So I don't require it to do anything further.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 2 August 2024.

Phillip Berechree
Ombudsman