

The complaint

Mrs K complains about the way BISL Limited handled a claim she made on her motor insurance policy.

What happened

In March 2023 Mrs K's car was involved in an accident, and she contacted BISL to make a claim through her motor insurance policy. Mrs K says BISL took down incorrect information about the claim details and this left her feeling uncomfortable with continuing with the claim.

Mrs K says even after she told BISL to cancel the claim, she was still being contacted by BISL's claim's partners. And she said she had to spend a lot of time speaking with people and cancelling service BISL had instructed – so she raised a complaint with BISL.

After considering Mrs K's complaint, BISL said they were sorry for incorrect information being recorded on the claim and offered £150 compensation for trouble and upset caused. But Mrs K didn't think BISL had done enough to make up for her losses – so, she referred her complaint to this Service.

An Investigator looked at what happened but didn't recommend that Mrs K's complaint should be upheld. She said BISL had confirmed there had been some errors and made a compensation award she felt was in line with the impact BISL's actions caused Mrs K. She didn't think BISL needed to increase this.

BISL accepted the investigator's opinion, but Mrs K disagreed with it. She didn't think the compensation reflected the level of inconvenience and distress she'd experienced. Mrs K asked for the complaint to be considered by an Ombudsman – so it's been passed to me to decide.

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.

Having done so, I've decided not to uphold this complaint, for the same reasons as the Investigator - I'll explain why.

The details of this complaint are well known to both parties, so I won't repeat them in full again here. But the starting point is BISL have confirmed they incorrectly recorded the details of Mrs K's claim when she notified them of it. This means I don't need to make a finding on whether UKI have acted unfairly here, because they have already confirmed they made a mistake. Instead, I need to consider what the impact of the mistake was and what steps they've taken to address this.

In their final response to the complaint, BISL made a compensation award of £150. And I can see the Investigator agreed this sum was fair, so she didn't think BISL needed to increase this. From looking at the claim's process, I do think Mrs K spent some additional

time chasing BISL for updates. And I agree she's initially had a poor and stressful claims experience over and above what I would consider to be normal. I haven't detailed everything here – but I've considered everything Mrs K has said about the impact on her.

But compensation isn't meant to fine or punish a business. Instead, we award compensation to recognise the impact a business' actions have had on their customer in their particular complaint. Based on what has happened, the Investigator thought BISL's offer of £150 was fair and reasonable. And she thought it was in line with our approach to compensation – as outlined on our [website](#).

I've thought about whether BISL offer is enough compensation to reflect the impact on Mrs K of the shortcomings in their service. I've weighed up Mrs K's testimony, the available evidence, and the duration of the incident. I note Mrs K was impacted for around two weeks – and she had to spend some time dealing with the claim and making sure everything had been cancelled properly.

Having looked at everything that's happened here, I'm satisfied £150 is a fair and reasonable sum and is in line with similar awards this Service would make. While I appreciate Mrs K feels the sum offered isn't enough to compensate her – I'm satisfied this total award produces a fair and reasonable conclusion in this particular case and I won't be asking BISL to increase it.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 18 December 2024.

Stephen Howard
Ombudsman