

complaint

Mr H has complained that Moneysupermarket.com Financial Group Limited incorrectly passed on information to his insurer which led to his motorcycle insurance policy being cancelled.

background

After filling in an online application on Moneysupermarket Mr H spoke to the insurer on the phone to buy the policy. He said Moneysupermarket gave his insurer the wrong address. He said the name of the flats he lived in had been missed out of the address. This meant that he didn't receive the letters his insurer sent requesting information and his insurance was cancelled.

Mr H complained to Moneysupermarket. He wanted a refund of his premium and said he'd been fined. He also said he hadn't been able to take a complete course he'd paid for. Moneysupermarket said it had passed on the information Mr H had put in the application form. Moneysupermarket offered Mr H a refund but he didn't think this was enough and brought his complaint to us.

The adjudicator didn't think Moneysupermarket had done anything wrong. But Mr H didn't agree and asked for an ombudsman's decision.

my findings

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'm not going to uphold it.

Mr H sent a screenshot to show that when he put his postcode in Moneysupermarket's online application form he was shown a list of addresses. This list only provided addresses in his block of flats so he said he couldn't have put in a different address.

But Moneysupermarket's said the application form has updated since Mr H bought his policy. It said at that time he bought it his address wasn't recorded in its system so he would have needed to write it in himself rather than using his postcode to generate the address. It's also provided information to show that the address submitted on the application form didn't have the name of the flats included. So I think it's likely Moneysupermarket provided the address that Mr H had put on the application form.

In any event Mr H was then put through to the insurer to buy the policy on the phone. Moneysupermarket said this gave him the opportunity to review and amend any incorrect information if it was wrong. I also think Mr H had the opportunity to phone his insurer when he didn't receive any policy documents. So, I don't think Moneysupermarket is to blame for the insurer cancelling Mr H's policy. And I understand the insurer has refunded Mr H's money. So, I don't think Moneysupermarket needs to do anything.

my final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 August 2016.

Sarann Taylor
ombudsman