

complaint

Mr G complained that when he took out his motorcycle insurance policy his broker, Carole Nash Insurance Consultants Ltd, made a mistake which increased his premium.

background

Mr G took out his motorcycle policy over the phone. When he received his policy papers he noticed that they said the wrong model of motorcycle. He told Carole Nash who said that the correct premium for his model of motorcycle would be an extra £124.64.

Mr G complained to Carole Nash. He said that he'd told them his motorcycle's correct model but they had mistakenly stated a different model. He felt that that it was their mistake and he didn't think he should have to pay anything more. Carole Nash accepted that they'd mistakenly noted the wrong motorcycle model but they didn't think it was their fault. But they offered to reduce the extra premium by half and so asked Mr G to pay £62.32. Mr G didn't agree and so he brought his complaint to us.

The adjudicator didn't recommend that his complaint should be upheld. She listened to the recordings of the calls between Mr G and Carole Nash and didn't think that Carole Nash were responsible for the mistake.

Mr G didn't agree and so his complaint has been passed to me to decide.

my findings

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

I've listened to the recordings of the two phone conversations Mr G had with Carole Nash. Mr G said at the very start of the first call that he wanted a quote for his motorcycle and he did say its correct make and model then. After some further discussion and questions, Carole Nash's call handler asked Mr G detailed questions about his motorcycle. Mr G's motorcycle's registration number prompted the call handler to say a motorcycle make and model to Mr G, and he replied "yeah." But the model the call handler had said was not the same model as Mr G's motorcycle.

Carole Nash couldn't give Mr G a quote that day. And when Mr G called them back a few days later he spoke to a different call handler. It's clear to me that the second call handler worked from the information that Mr G had given to the first call handler. Mr G's motorcycle was mentioned only briefly. Mr G confirmed its make and model, but he didn't say the full model name at that point, only part of it.

Whilst I accept that Mr G did say his correct motorcycle model at the very start of the first call, I don't think it's fair to expect Carole Nash to have taken note of it then. At that stage, Mr G was simply saying why he was calling. However at the later stage in the call when Carole Nash were taking specific details about Mr G's motorcycle make and model, Mr G did confirm the make and model they suggested. So I think that Carole Nash had no reason to know that model was incorrect, because Mr G had agreed with it. And Mr G said only part of the model name in the second call. As this matched the information Carole Nash already had, they still didn't have any reason to think the model might be wrong.

I can see that Mr G has found this situation frustrating, but I don't think the mistake was Carole Nash's fault. I think that as far as they were concerned Mr G had confirmed the correct details of his motorcycle model, and they had no reason to think otherwise. So I think that their offer to pay half of the extra premium was fair and reasonable in the circumstances.

my final decision

For the reasons I've given above it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 16 November 2015.

Rosslyn Scott
ombudsman