

### **complaint**

Mr K complains that Direct Choice Insurance Services Limited, a broker, did not provide him with a quote from an insurer for a motorcycle insurance policy, on the basis of age discrimination.

### **our initial conclusions**

The adjudicator did not uphold the complaint. In her view, Direct Choice had no control over the decisions made by various insurers about whether to offer policies to consumers. Mr K then said that he wanted to complain about insurers and intermediaries in general not offering him cover, and wanted this service to assist him to obtain a policy.

### **my final decision**

To decide what is fair and reasonable in this complaint, I have considered everything that Mr K and the business have provided.

I am satisfied that Direct Choice did all it reasonably could do for Mr K in searching for policies for him with a range of insurers. I am also satisfied that it is not responsible for the decisions the insurers made and that it is not aware of the basis on which they declined to quote for Mr K.

Whilst I share the adjudicator's sympathy for the position Mr K finds himself in, we are unable to look at the practices of the insurance industry as a whole, or to assist Mr K in obtaining a policy. These activities fall outside our remit, which is purely to consider individual complaints.

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

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr K either to accept or reject my decision, in writing, before 10 December 2013.**

*Susan Ewins*

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

### **ombudsman notes**

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.