

complaint

Miss S is unhappy with the level of service she's received from Eldon Insurance Services Ltd (trading as Go Skippy Insurance) when taking out her motor cycle insurance and when she made a claim.

background

Miss S says Eldon didn't make it clear to her when she took out her motor cycle insurance through it that she wasn't covered driving to and from work. She's also unhappy about the level of service it's given her after she made a claim on her insurance. Particularly that she was wrongly told the policy's underwriter could add commuter cover to make her claim successful. She also says Eldon's advisor was rude and inappropriate in a call.

Our investigator didn't feel this complaint should be upheld. She said:

- She's been through the online quote. There's a warning about giving honest answers otherwise the level of cover and claims could be affected. After ticking a box accepting this and the terms and conditions Miss S was given three dropdown options for motorcycle usage. They were social only (SD&P), social including commuting and business use. These are clear and aren't misleading.
- She's satisfied Miss S selected the first option of social only. Miss S' certificate of insurance provided at the time said she was only covered for social, domestic and pleasure purposes. It also specifically said she wasn't covered for commuting to work. The proposal form also makes this clear. She can't blame Eldon for Miss S selecting social only.
- Eldon can't provide a recording for the call when Miss S says she was given incorrect information about adding commuter cover after she'd made the claim. Dialling the number used connects to a specialist claims handler not Eldon. It likely Miss S spoke to one of its handlers not Eldon. And this is why Eldon can't locate a call recording.
- She has listened to the call when Miss S says Eldon's advisor was rude. Having done so she can't agree the advisor was rude or inappropriate as Miss S suggests.
- She can't conclude Eldon has done anything wrong and won't ask it to do anything.

Miss S doesn't agree and has asked for an ombudsman review.

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 agree with the investigator's conclusions for the same reasons.

When taking out the insurance Miss S was given various options for the level of cover available. These were clear and weren't misleading or confusing. She obviously selected "social only" cover which is clearly expressed to exclude commuting to work. This was also clearly set out in the certificate of insurance sent to her at the time. I've seen nothing to

suggest Eldon can reasonably be blamed if Miss S didn't select the correct or appropriate cover for her needs. The selection of cover was entirely her decision.

I also don't think Eldon's customer service was poor. I don't think Eldon's advisor was rude or inappropriate in a call as Miss S suggests. And it's likely any incorrect advice was provided by another business, not Eldon.

Taking everything into account I don't think Eldon has done anything wrong. And I don't see any compelling reason to change the proposed outcome in this case.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 8 July 2018.

Stephen Cooper
ombudsman