

## **The complaint**

Mr P complains about how Automobile Association Insurance Services Limited (“AA”) told him about information it needed and handled the cancellation of his motor insurance policy.

## **What happened**

Mr P had a motor insurance policy arranged through AA, which is an insurance broker.

He set up the policy in early March 2023, with a start date on 31 March.

On 29 March, AA was asked by the insurance company to get some further details from Mr P about himself and the car. AA wrote to him and asked him for the information. It said it needed the information within seven days or his policy would be cancelled.

Mr P said he didn’t receive the letter.

Because AA didn’t hear from Mr P, it rang him and then emailed on 4 April in the morning. It said if it didn’t get his information then the policy would be cancelled with effect from 0900 on 6 April. AA supplied this service with a copy of the call and Mr P confirmed he did receive this email.

Mr P sent the information at about 1730 on 6 April, but it had already cancelled Mr P’s policy.

Mr P complained about the amount of notice he’d been given and AA’s service. He also complained about the cancellation fee he’d been charged, but I can’t see he’s brought that part of his complaint to this service.

AA said it had been asked by the insurer to get the information. Because it wasn’t received by the deadline, the insurer asked it to cancel the policy. AA didn’t think it had done anything wrong.

Mr P remained unhappy and brought his complaint to this service. He says finding a replacement policy cost him an additional £100 and that AA’s service was poor and the staff dismissive.

Our investigator looked into it and said he didn’t think it would be upheld. He said he thought AA acted fairly in its request.

Mr P didn’t agree with the view and asked that his complaint was reviewed by an ombudsman. So it has been passed to me to make a final decision.

## **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’m not upholding Mr P’s complaint. I’ll explain why.

I can see that AA wrote to Mr P on 29 March about the information required by the insurance company. I appreciate Mr P said he didn't receive this letter, but I think AA has shown it reasonably sent the letter. I can't say I can hold AA at fault for it not being delivered.

Then I can see AA chased up Mr P by phone and then email because it hadn't heard from him. This is in line with a best practice approach and this service would advocate using at least two methods of communication when it's dealing with important issues like this one.

In later correspondence with this service Mr P said that AA told him on the call that there was "nothing to worry about" and that he'd explained he was very busy in training for his job, so he wouldn't be able to reply immediately.

I've listened to the call and I can't say I can hear that AA said this. It referred to the email it then sent him. I can hear Mr P saying he wasn't available today but not explaining why.

It follows that I think AA did reasonably tell Mr P what information was needed and by when. Mr P didn't supply the information before the deadline, so it follows that the insurer continued to cancel his policy. I can't reasonably say AA has done anything wrong in how it handled Mr P's policy.

Mr P has also said he's not happy about the way the policy cancellation was communicated to him, meaning he was potentially driving uninsured. I can't see Mr P complained about this specific point, so I'm not able to consider it further here. If he wishes to bring a further complaint to AA or the insurer then he's free to do so, and then to this service in due course if he remains unhappy.

### **My final decision**

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 P to accept or reject my decision before 18 December 2023.

Richard Sowden  
**Ombudsman**