

## **The complaint**

Mr W is unhappy that esure Insurance Limited (esure) have failed to act on his communication requirement on his motor insurance policy.

## **What happened**

The background of this complaint is well known to both parties and has been detailed by our investigator previously. So, I'll summarise the key points I've focused on within my decision.

- Mr W is unable to read correspondence without a yellow background and he informed esure of this on multiple occasions.
- esure apologised and said that some of their correspondence is automated and therefore it can't amend it to Mr W's requirements before it's sent. Although if contacted on receipt, it can then resend it in the required format.
- esure paid Mr W £100 compensation and allowed him to cancel his policy with it, without any fees.
- Our investigator said that was a fair outcome to the complaint, although he recognised how frustrating the situation was for Mr W.
- Mr W wasn't happy with this outcome and maintained that it still needed to be reviewed.
- As Mr W disagreed, the complaint has been passed to me, an Ombudsman, to make a decision on it.

## **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.

It's evident that Mr W has made esure aware of his requirement on several occasions and I can certainly appreciate his frustration at having to keep raising the same issue with it.

As our investigator explained, esure have currently no way of intercepting correspondence that's automatically generated. So, whilst it's aware of Mr W's requirements, it can't always fulfil them.

So that Mr W doesn't have to continue with the same experience, esure have allowed Mr W to exit their policy without any fees or impact on him going forward. esure have also paid Mr

W £100 compensation for what's happened. So, whilst Mr W may choose not to continue his policy with esure, his cancellation won't impact him.

I would've expected esure to have offered compensation for what's happened on this complaint and the amount it has paid I am satisfied is fair and reasonable in the circumstances of this complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 26 October 2023.

Angela Casey  
**Ombudsman**