

The complaint

Mr S has complained that Extracover Limited trading as Zego provided a poor service when he contacted them to change the vehicle covered under his motor private hire insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my 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 agree with the conclusions reached by the investigator for these reasons:

- Mr S clearly was on hold on the telephone for a long period of time to Extracover on at least two occasions, which I agree was unacceptable.
- But it does seem Extracover responded to him via online chats and tried to process the change he wanted on 21 March 2023. And they did eventually do this on 28 March 2023.
- It doesn't seem as if Mr S contacted Extracover in between these dates.
- So I think the £25 Extracover offered in compensation for the delays Mr S experienced on the telephone is reasonable.

My final decision

My final decision is that I do not uphold Mr S's complaint about Extracover Limited trading as Zego.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 October 2023.

Robert Short
Ombudsman