

The complaint

Mr N complains that First Central Insurance Management Limited made an error when he took out a motor insurance policy with it. He says the insurance didn't start from the date he'd requested.

What happened

In May 2023, Mr N applied for a temporary motor insurance policy through First Central. He completed the application online.

Mr N says he selected for cover to start immediately, but after he'd completed his application, he found that the policy was due to start four days later. Mr N phoned First Central and asked it to change the date, but it said it was unable to do so.

Mr N complained to First Central, who initially said no error had been made. However, it later decided to uphold his complaint. It said it would reimburse him for temporary cover he'd had to take out elsewhere as a result of the policy not starting when he'd wanted it to. It also paid him £75 compensation.

Mr N remained unhappy and asked our service to consider his complaint. He said he wanted First Central to reimburse him £130 he'd had to pay for temporary insurance as a result of the issue. He also didn't think £75 was enough to compensate him for the stress and anxiety he'd experienced.

Our investigator looked into Mr N's concerns but didn't think his complaint should be upheld. He was satisfied that no error had been caused by First Central. So, he didn't think it needed to do anything further.

Mr N disagreed with our investigator's outcome. He said First Central initially told him that he'd personally made an error by selecting the wrong date for the insurance to start. It had then come back after performing some test to see what he'd actually clicked on the website and decided he had input the date correctly and upheld his complaint. He said it was clear that First Central's system had caused the issues as he knew he'd selected for cover to start immediately, and some of the dates First Central had mentioned were impossible as it would have meant him being insured from a past date.

As Mr N disagrees with our investigator's outcome, his complaint has been passed to me to decide.

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've decided not to uphold Mr N's complaint. I'll explain why.

Mr N says he's certain that he selected for the insurance to start immediately when he applied for the policy online, and it's clear First Central's system caused the issue.

First Central says it didn't make any errors. It says it obtained a quote history report which caused some confusion to one of its complaint handlers. As it showed both dates, the complaint handler had assumed it was First Central's error. However, after a full review and discussion with its product development team, First Central says the information showed the temporary cover was due to be effective from four days after Mr N applied for it.

The complaint handler who upheld Mr N's complaint said she'd reviewed the quote history report and went on to say: *"Although there are multiple start dates listed, one of them reads as 24th May 2023. Therefore, I will be looking to uphold your complaint and issue you compensation for our system errors that caused the temporary cover to start four days later"*.

First Central has sent us a screenshot of the information it reviewed. It shows a *"rate effective date"* of 28 May 2023 and *"effective from"* as being 24 May 2023. First Central says the *"effective from"* is when the quote was effective from not the actual cover.

So, it looks like the complaint handler decided to uphold Mr N's complaint because of confusion about the two dates that were showing.

Mr N has commented that some of the dates First Central mentioned to him were impossible as it would mean him being insured from a past date.

I can see that in one of the emails First Central sent Mr N it said:

"I understand you intended for the temporary cover to start immediately however from reviewing your policy, I can see 'effective date' was changed from 30th April 2023 to 28th May 2023 not 24th May 2023, when the cover was purchased".

Mr N has sent us a screenshot from First Central which shows *"effective date changed from 30/4/23... to 28/5/23..."* and *"created date changed from 28/4/2023... to 24/5/2023..."*

However, other screenshots suggest that the April dates are to do with a *"change of vehicle"* quote that was previously run on Mr N's annual policy with First Central. I appreciate Mr N didn't explain what the April dates meant in its email, but I don't think they indicate an error was made.

I understand that Mr N strongly believes he selected for the policy to start immediately, but I can only go by what I've seen. And the information suggests that the start date selected was four days later.

Even if there was evidence to persuade me that First Central had made an error, I wouldn't be asking it to do anything more than it already has. First Central has offered to cover the cost of the temporary insurance Mr N had to take elsewhere on receipt of evidence from him. It says it's still prepared to honour this, even though it's concluded that an error wasn't made. It's also paid him £75 compensation, which I think is enough to compensate him for any distress and inconvenience he's experienced.

I know my answer will be disappointing for Mr N, but I don't require First Central to do anything further.

My final decision

For the reasons I've explained, I don't uphold Mr N's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 20 October 2023.

Anne Muscroft
Ombudsman