

The complaint

Mr E is unhappy with the way Accelerant Insurance Europe SA/NV has handled his claim under his commercial motor insurance policy.

For ease, any mention of Accelerant also includes its agents.

What happened

Mr E held a commercial motor insurance policy which was underwritten by Accelerant. In December 2022, Mr E was involved in an accident and his vehicle suffered damage. He therefore made a claim to Accelerant.

In January 2023 Mr E said he chased for an update and was told that his claim had been settled, however, it later transpired that this wasn't the case and his claim had been incorrectly closed when it had been transferred from another company. The claim was reopened but Mr E said he had to make many phone calls to try to resolve his claim. Even when payment was agreed, Mr E said it took longer than he was told for the money to be released. He was also unhappy as Accelerant passed on his personal information to a third party not related to his claim.

As Mr E was unhappy with the service he received, he made a complaint to Accelerant. It looked into the matter and apologised that he didn't receive the level of service expected. However, it said it couldn't consider any compensation for this. So, Mr E brought his complaint to our service.

Our investigator looked into the matter. She found that there had been a series of errors and communication failures which ultimately meant that Mr E didn't receive the settlement of his claim as quickly as he should have. And she said that having to chase multiple times, along with having his details sent to a third party in error, had caused Mr E continued frustration and upset. She recommended Accelerant pay £150 to Mr E in compensation.

Mr E accepted our investigator's opinion. But Accelerant didn't provide any response. As no agreement was reached, the matter 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.

It is clear from what we've been told that Mr E has been subject to poor service and inconvenience when trying to resolve this issue. He has told us how he has had to make over 50 calls in order to try to resolve his claim. And these calls have been to several different companies to try to find out the status of his case. During these calls Mr E was given conflicting information about the current situation which I'm sure caused confusion.

Mr E has also expressed his concern that his data was mistakenly sent to a third party not involved in his claim and whether this information could then be used in the future. I note

Accelerant has confirmed the data has been destroyed by the third party, but I appreciate how this could still be a worry for Mr E.

When the claim was being finalised, Mr E has said that his payment was delayed for further 10 days beyond when Accelerant advised him it would be received. I'm in no doubt that this would only have compounded the frustration for Mr E when he thought the matter was finally coming to an end.

Accelerant has recognised that the service Mr E received was not at the level expected. Taking everything into account, I do think that compensation is due to Mr E for the poor service from Accelerant when handling his claim. Our investigator recommended that Accelerant pay a sum of £150 to Mr E as compensation. Considering how stressful Mr E says this episode was for him, I think this is fair. Accelerant has not provided any reasoning why this shouldn't be awarded and I'm satisfied that this recommendation is fair and reasonable in the circumstances.

Putting things right

Accelerant needs to pay Mr E the sum of £150 as compensation for the poor service received.

My final decision

For the reasons mentioned above I uphold this complaint.

I direct Accelerant Insurance Europe SA/NV to put things right as detailed.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 24 November 2023.

Jenny Giles
Ombudsman