

## **The complaint**

Mrs C complains that esure Services Limited (“esure”) mishandled her motor insurance policy.

## **What happened**

For the year from early March 2023, Mrs C took out a motor insurance policy through esure (an insurance intermediary which arranged and administered the policy).

On 23 March 2023, Mrs C contacted esure to enquire about changing the vehicle insured on the policy.

The next day, Mrs C complained to esure. She said that, after inconclusive telephone conversations, it had gone ahead and changed the vehicle without her agreement. She also said that esure had then cancelled the policy, leaving her without insurance for her vehicle overnight. Mrs C said she had taken out a new policy through another provider.

By a final response dated 17 May 2023, esure apologised for its service and said it would credit £200.00 to the card Mrs C had used when she bought the policy.

By an email dated 19 May 2023, esure asked Mrs C to get in touch with alternative card details. Mrs C complained to esure that she was having difficulty in contacting esure.

In mid-June 2023, Mrs C made a further complaint to esure that it wasn’t responding.

Mrs C brought her complaint to us in July 2023.

Our investigator recommended that the complaint should be upheld. She didn’t think that esure had done enough for Mrs C. The investigator recommended that esure should increase their offer by £75.00.

Mrs C accepted the investigator’s opinion.

esure didn’t respond to the investigator’s opinion.

The investigator asked for an ombudsman to review the complaint.

## **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.

The Financial Ombudsman Service expects regulated firms to co-operate with our investigations. I regret to say that esure hasn’t engaged with us at all about Mrs C’s complaint.

So we haven't had access to the call recordings. Nevertheless, esure's final response said that it had listened to the calls, and it apologised for its service.

In the absence of evidence from esure, I accept Mrs C's account of the facts.

Mrs C has said that esure didn't cause her a financial loss.

Mrs C has accepted the investigator's opinion. And esure hasn't responded. I agree with the investigator that – in addition to its offer of £200.00 – it's fair and reasonable to direct esure to pay a further £75.00 for distress and inconvenience.

### **Putting things right**

So, whilst I would've wished to give Mrs C an explanation of why she received such service, I consider that it's fair and reasonable to direct esure to pay Mrs C (insofar as it hasn't already paid her) £275.00 for distress and inconvenience.

### **My final decision**

For the reasons I've explained, my final decision is that I uphold this complaint in part. I direct esure Services Limited to pay Mrs C (insofar as it hasn't already paid her) £275.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 11 January 2024.

Christopher Gilbert

**Ombudsman**