

Giving car thieves a quick getaway

Don't leave the keys in your car, your insurance may not pay out

YOU'VE LEFT the house in a rush and jumped in the car – only to realise you've left something behind and need to run back for it.

It may be tempting to leave the car keys in the ignition with the engine running – particularly in cold weather. But it's worth remembering that your motor insurance policy may not cover you if your car is stolen in these circumstances. Each year, the ombudsman service handles over a hundred complaints about insurance claims that have been turned down, because the keys have been left inside the vehicle.

Mr Garrett recently referred his complaint to the ombudsman service, after his insurance claim for his stolen car was turned down. Mr Garrett parked on his driveway and got out, leaving the car's engine running and the door open, while he turned his back to lift up his garage

door. As he did this he heard a noise and looked round to see someone jump into his car and reverse away at high speed. Although he was very close to the car, he was unable to stop it from being stolen.

The insurance company turned down the claim, as they did not cover theft where "the car is left unattended or unoccupied and the keys are not removed from the car". Mr Garrett was very upset with this, so he referred the matter to the ombudsman. We carefully considered the wording of Mr Garrett's policy and the circumstances of the theft – it was clear that Mr Garrett had remained with his car, so it has not been left "unattended". We therefore told them to pay the claim.

This was quite different to the case of Mr Davies, who had left his keys in his car while he went back inside the house to answer a phone call. Mr Davies only noticed his car had been stolen when he

went back outside fifteen minutes later. In this case, we explained to Mr Davies that the insurance company was within its rights to turn down his claim.

If you do need to make an insurance claim, you should find your insurer deals with matters swiftly and efficiently. But if things don't go smoothly, the Financial Ombudsman Service may be able to help. Set up by law, it provides a free service and has official powers to settle the complaints on a wide range of financial matters.



■ To find out more visit:
www.financial-ombudsman.org.uk
 or phone 0300 123 9 123.



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