

## **The complaint**

Mr B complains that Allianz Insurance Plc unfairly rejected a claim he made on his touring caravan insurance policy when his caravan was stolen.

## **What happened**

Mr B told Allianz the caravan was taken from his drive overnight in January 2019. He said he'd swapped his previous caravan in 2018 for a smaller one owned by a "Mr S", as it was a better fit for Mr B's driveway. Mr S was a stranger Mr B met at the caravan sales / spray shop where he worked.

Allianz appointed external investigators to look into the claim and Mr B was advised that Allianz had concerns about it. After the investigations were completed, Allianz told Mr B it was going to decline the claim, as there was no proof that he owned the caravan.

One of our investigators considered Mr B's complaint. He thought Allianz had acted reasonably. He said the policy required Mr B to provide any details Allianz needed, such as proof of purchase (or ownership). In this case, Mr B didn't have a receipt or any documents relating to the way he'd acquired the caravan. And it wasn't registered with the caravan registration and identification scheme ("CRiS"). The investigator said Allianz's investigators had found no evidence of the theft, either.

Mr B said it wasn't a legal requirement to register a caravan with CRiS and that Allianz hadn't asked for that - or for proof of ownership - when he insured it. He said he'd provided a note that proved he and Mr S exchanged caravans in February 2018. He said he'd also provided a statement from the owner of the caravan sales / spray shop ("Mr C") who said he saw the exchange take place. And Mr B said he'd sent Allianz photos that he said showed him standing next to the caravan. At this point, Mr B also told us that Allianz said he owed it more for the premium after the claim was declined. He didn't see why he should pay it.

As there was no agreement, the complaint was passed to me for review.

## **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 policy requires proof of ownership if a claim is made for the value of a caravan. It isn't unusual for insurers to have such a requirement, and I think it was reasonable for Allianz to make the request. Mr B had accepted the policy's terms and conditions. I don't think insurers can be expected to highlight every possible eventuality.

It isn't compulsory to register a caravan with CRiS and I don't think it was for Allianz to advise Mr B to do so when he insured it. CRiS is a long-established organisation that Mr B was aware of. He says he didn't register any of his caravans with it, as he changed them often. I think it's likely that most caravan owners will have evidence that a caravan belongs to them - and Mr B may have had that in relation to other caravans. But I think not registering a swapped caravan was risky without solid proof of ownership. In this case, had Mr B registered the new caravan, it may have made a difference to the outcome of the claim.

As money wasn't exchanged for the new caravan, Mr B couldn't produce a receipt. Allianz was willing to accept evidence that he acquired the caravan in the way he said he did, by swapping with Mr S. I think that was reasonable. But Allianz didn't think the handwritten note Mr B produced, outlining the swap, was enough. Mr B said he had no way to contact Mr S to confirm the exchange. And he said any documents that might have had Mr S's details on them were stolen with the caravan.

I think it was reasonable for Allianz not to be satisfied with the note Mr B provided. And it didn't find the unsigned, handwritten note from Mr C to be persuasive either. It seems Mr C knows Mr B well. An investigator interviewed Mr C and told Allianz he didn't think he was a reliable witness. I think it was reasonable for Allianz to accept that opinion.

Mr B wanted Allianz to pay him for the caravan, which was insured for around £26,000, so I think it was for him to show that he had a valid claim. I think it was reasonable for Allianz to consider that the notes he provided were insufficient. And I can see why it didn't think that photos of him standing next to a caravan assisted him with the claim either. The photos don't show he owned the caravan he was claiming for.

Allianz had other concerns about the theft. Mr B said the caravan was secured, so it would have taken time and effort to release it. There's usually some noise or debris when a caravan's stolen in these circumstances. He also had security lighting and CCTV coverage of his driveway. The camera was in place, but Mr B said it was switched off at the time. Investigators found that his neighbours didn't hear or see anything amiss on the night of the theft, and there was no physical sign of the caravan having been taken. The investigator tried to get confirmation that the caravan was stored on the drive, but he couldn't do so. And a potential witness wouldn't confirm where Mr B's previous caravan was stored. That was relevant, as he'd said a change in storage led to the previous caravan being swapped. I don't think any of this is conclusive, but it didn't help Mr B to show that he had a valid claim.

I think Allianz ensured that a thorough investigation of the claim was carried out before deciding to decline it. And I think it was reasonable for it to rely on the evidence from the external investigators. As I don't think it acted unreasonably, I can't uphold Mr B's complaint.

In terms of Allianz's request for money from Mr B after the claim was rejected, it seems that Allianz hasn't had the chance to consider the issue and respond to Mr B's concerns. He may be satisfied with its response, so I think Mr B needs to raise the issue with Allianz before deciding whether he thinks a further complaint is merited.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 27 August 2020.

Susan Ewins  
**Ombudsman**