

The complaint

Mr B complains about how Allianz Insurance Plc's dealt with his claim against his motor trader insurance policy.

Mr B has been represented for the claim and complaint by his wife Mrs B. For simplicity I've referred to the actions of the representative as being those of Mr B.

What happened

In July 2019 Mr B made a claim on his Allianz motor trader policy. He said a motorhome at his premises had been damaged in a break in. Various interior parts had been stolen. The motorhome is registered in the name of Mr B's wife – the representative for the claim and complaint.

Mr B is unhappy Allianz hasn't yet settled the claim. Allianz says Mr B has failed to adequately cooperate with it. It says there are inconsistencies in the claim, has concerns over its legitimacy and isn't satisfied with the information Mr B has provided. The motorhome is registered as a category S write off. Because of that Allianz says it wants to see information to understand its condition at the time of purchase and at the time of the break in. It also says it hasn't seen enough to confirm ownership.

Mr B has also complained about the service provided by Allianz – including conduct of its engineer and one of its staff not following verification procedures for a phone call. Allianz offered £50 compensation in relation to its engineer. And it apologised for its staff member failing to ensure they were speaking to the correct person.

Our investigator felt the information Allianz wanted to see before settling the claim was reasonable. He didn't agree with Mr B that it had caused any unnecessary delay or asked for irrelevant information. So he didn't recommend Allianz do anything differently or pay any compensation. Mr B didn't accept that, so the complaint has come to me.

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'm not upholding Mr B's complaint.

Allianz has explained why it hasn't settled the claim. It says the policy requires him, in the event of damage to property, to provide proof and information about the claim as may be reasonably required.

It feels Mr B has failed to provide information it's reasonably asked for. This includes evidence to support the ownership of the vehicle and purchase price. It feels there are many inconsistencies around the claim that haven't been answered.

Allianz has highlighted that the vehicle was listed as a Category S not long before it was purchased. This category is for when a vehicle is structurally damaged but repairable. It says it hasn't been provided with any proof of its condition at sale – including its interior. It adds that it hasn't been shown what work has been carried out since purchase. And when it inspected the vehicle it was unable to access the vehicle fully – so it couldn't get an understanding of what repairs had happened since the Category S was applied.

I accept Mr B has provided various information – including the vehicles registration documents, photos and a statement of what happened. But despite that I can understand why Allianz feels it doesn't have enough information yet. It's reasonable for it to want to understand the condition of the vehicle immediately before the loss claimed for. Otherwise it can't properly understand what damage was caused in the incident claimed for or what's required to put it right. So I can't say Allianz has acted unfairly or unreasonably by not paying the claim so far.

Mr B has said that it's not reasonable for Allianz to ask him to provide certain information as it's not his motorhome. I accept it doesn't belong to him. But he's making a claim, against his policy, so I can't say it's unfair that he's been to ask to show its payable.

Mr B has raised various customer service issues. These include an unsatisfactory encounter with Allianz's engineer. Allianz paid £50 to recognise any inconvenience caused. I think that's a fair amount for that incident. Overall, I haven't seen enough to make me think Allianz provided such a poor service that it should pay any extra compensation to Mr B. Your text here.

My final decision

For the reasons given above, I'm not upholding Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 15 March 2021.

Daniel Martin
Ombudsman