

## **The complaint**

Miss K has complained about the poor service Zenith Insurance plc gave her when she made a claim under her car insurance policy.

All reference to the insurer Zenith includes its agents.

## **What happened**

In August 2020 Miss K reported to Zenith that her car had been hit while parked and unattended.

Miss K obtained details of a recovery agent that had collected a vehicle in the area that night and she passed those details, along with the name of the insurer of the vehicle to Zenith.

In August 2020 Miss K complained about the poor service she received. She was unhappy with the handling of the claim and the wait times when she called Zenith.

Zenith replied to Miss K's complaint in October 2020. It said that it contacted the recovery agent to obtain further information, but due to data protection it couldn't release details of the vehicle. But after Miss K contacted it again, Zenith agreed to contact the other insurer and provided the recovery agent reference number. It requested a copy of the police report.

Zenith said the insurer had told them they couldn't trace their customer. So once it received the police report, Zenith hoped this would provide further details.

Zenith said its call volumes were high and it apologised for the wait times. For its poor communication it paid Miss K £150 compensation.

Just after it sent its reply to Miss K, Zenith followed up to say it had received the registration details and had submitted the allegations to the third party insurer (TPI).

Miss K remained unhappy and contacted us. She raised other complaints which this service is dealing with separately.

Our investigator agreed that Zenith hadn't handled the claim well but thought the compensation it had paid was enough to put things right.

Miss K didn't agree. So the case 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.

There's no dispute that Zenith should have been more proactive with information Miss K provided to it when she made a claim. It's clear from the information provided that Miss K

had to initiate contact with Zenith and chase for updates and action in contacting the TPI to set out the allegations.

When things go wrong, we look at what the impact was and what an insurer did to put things right.

In this case, I can see Miss K was caused inconvenience by having to contact Zenith and chase them to progress her claim. She did this several times, particularly during August 2020.

I think it's reasonable to expect a degree of inconvenience when having to deal with a claim. But Zenith's handling of the claim and its communication was poor and added to the inconvenience and time Miss K would have ordinarily been expected to face.

However, by the end of August 2020, Zenith had set out the allegations to the TPI and so I think it had put things right. So I think the compensation it paid Miss K of £150 is fair and in line with awards we give for similar circumstances for the distress and inconvenience its poor service caused. I understand Miss K will be disappointed, but this means I'm not asking Zenith to do pay any more.

### **My final decision**

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 4 June 2021.

Geraldine Newbold  
**Ombudsman**