

## **The complaint**

Mr C has complained about his car insurer Aviva Insurance Limited, he feels it didn't communicate with him during a claim he made for his damaged car.

## **What happened**

Mr C was involved in an incident in January 2023 whilst driving his car. His car was leasehold. He made a claim to Aviva. It subsequently settled the claim with the lease company. But in the meantime it didn't speak to Mr C and he was worried about what was happening. When Mr C complained to Aviva it didn't respond to him on this issue about its poor communication with him.

After Aviva didn't answer Mr C's complaint, he complained to the Financial Ombudsman Service. Aviva was approached for its comments and file. It did not reply.

Our Investigator, persuaded by what Mr C had said, told Aviva he felt it had communicated poorly with Mr C. He said it should pay Mr C £150 compensation.

Mr C said he accepted our Investigator's view. Aviva did not reply. Both parties were advised the complaint would be passed to an Ombudsman 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.

Having done so I find I agree with the view issued by our Investigator.

It's disappointing that Aviva has not engaged with this Service on this complaint. I suspect Mr C, his complaint being about Aviva's poor communication, will feel Aviva's failure to engage is nothing new. But I would have expected it to respond to our Investigator. However, as it has not, I can only assess this complaint based on what Mr C has told us.

Mr C said Aviva did not speak with him on the claim. He said it took it weeks to settle it with the lease company. Mr C said this was stressful and emotionally wearing for him. He said he never got a proper answer from Aviva which caused even more frustration.

I've no reason to doubt Mr C. And had Aviva wanted to challenge his comments it's had ample opportunity to do so. I'm satisfied, in the circumstances, that £150 compensation is fairly and reasonably due.

## **My final decision**

I uphold this complaint. I require Aviva Insurance Limited to pay Mr C £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 November 2024.

Fiona Robinson  
**Ombudsman**