

The complaint

Mr V complains that U K Insurance Limited is responsible for mishandling his claim on a motor insurance policy.

What happened

The subject matter of the insurance, the claim and the complaint is a car, first registered in 2014.

For the year from late May 2023, Mr V had the car insured on a comprehensive policy with UKI.

Unfortunately, Mr V reported that in mid-November 2023, a third party vehicle had hit his car on a roundabout. Mr V's car suffered damage to the front nearside bumper, but the car remained mobile.

By about 1 December 2023, Mr V had complained to UKI about delay and poor communication.

On about 6 December 2023, UKI sent Mr V £100.00 compensation. By a short form of final response, UKI told Mr V of his right to bring his complaint to us.

Mr V brought his complaint to us in mid-April 2024.

Our investigator didn't recommend that the complaint should be upheld. She thought that, whilst UKI could've progressed the claim more efficiently and updated Mr V more frequently, the £100.00 compensation reflected the stress and inconvenience caused to Mr V.

Mr V disagreed with the investigator's opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- The £100.00 awarded was solely in response to UKI's performance between 16 November and 6 December 2023.
- Months later, UKI still hasn't contacted him about his claim for his car.

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 accident and the need to make a claim were, in my view, bound to cause Mr V distress and inconvenience. Nevertheless, I would expect UKI to deal with the claim fairly and without unnecessary delay.

UKI instructed an engineer who inspected Mr V's car on about 23 November 2023 and did a report to UKI. However, UKI hadn't contacted the third party's insurer or Mr V before he rang

for an update on 30 November 2023. So I consider that UKI was responsible for some delay during that week.

UKI referred Mr V to the repairer to find out the situation with his car. That wasn't good service, in my view. UKI should've been able to tell Mr V the situation following the report. UKI contacted the third party or their insurer.

On about 1 December 2023, Mr V complained to UKI about delay and poor communication.

UKI responded by telephone and sent Mr V £100.00 on about 6 December 2023. At about the same time, UKI told Mr V of his right to bring his complaint to us.

The Financial Ombudsman Service is bound by the Financial Conduct Authority's dispute resolution rules. One such rule is that, before we can investigate a complaint, the consumer must first have made that complaint to the regulated firm and waited for up to eight weeks for a final response.

It follows that we can investigate a complaint that the firm had an opportunity to answer in a final response. But we can't investigate a complaint that the consumer hasn't made to the firm before bringing it to us.

In Mr V's case, he brought his complaint to us in April 2024 including a complaint that, since paying him the £100.00 in December 2023, UKI had forgotten his claim. After our investigator gave her opinion in mid-September 2024, Mr V complained to us about further delay.

However, Mr V hadn't complained to UKI since December 2023. So the investigator didn't offer an opinion about further delay and I can't include such further delay in this final decision.

Looking at the delay and communication about which Mr V complained in December 2023, I accept that this had caused him the need to chase UKI for an update and to complain about its response. However, that was short-lived.

UKI responded promptly to the complaint. And I'm satisfied that its payment of £100.00 was fair and reasonable and in line with what I would otherwise have directed it to pay Mr V. So I don't find it fair and reasonable to direct UKI to do any more in response to this complaint.

My final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct U K Insurance Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 11 December 2024.

Christopher Gilbert
Ombudsman