

The complaint

Mrs A and Mr W complain about the broker for their caravan insurance, Alan Blunden & Co Ltd trading as Cover4Caravans (Cover4), after a claim on their policy was declined.

What happened

Mrs A and Mr W insured their caravan through Cover4, an insurance broker. The policy was underwritten by a different company, and I understand Mrs A and Mr W have also made a complaint about the underwriter.

Mrs A and Mr W's caravan was damaged in a flood at the storage facility where they were keeping it. They made a claim on their insurance policy. After investigating the claim, the underwriter declined it as the caravan was being stored at a different location to that stated on the policy. The underwriter said the new location wasn't one it would offer cover for due to previous flood damage.

Mrs A and Mr W were unhappy about this as they said Mr W had told Cover4 of the change in a phone call. They complained to Cover4. Cover4 said in the phone call Mr W requested a copy of the policy documents as he did not recall receiving these at the time of renewal. Cover4 said whilst Mr W mentioned that the documents were required for the storage location, he didn't ask that the storage location be changed. Cover4 said the documents it sent Mrs A and Mr W clearly stated the storage location and made it clear that any changes needed to be notified.

Mrs A and Mr W weren't happy with what Cover4 said and complained to this service. Our investigator didn't uphold their complaint. He said the responsibility for the change of storage address would ultimately lie with the policyholder, and these obligations were stated throughout many documents. And although there was a brief mention of the caravan going into storage in the phone call, there was no further discussion or comment and no request to change the storage address.

Mrs A and Mr W weren't happy with what the investigator said and so their complaint has been passed to me. Mrs A and Mr W want their claim settled.

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.

I don't uphold Mrs A and Mr W's complaint. I'll explain why.

Firstly It's important to say that I can only look at Mrs A and Mr W's complaint about Cover4 and not the underwriter of the policy or any other business involved in the claim.

I have read Mrs A and Mr W's insurance policy documents sent to them by Cover4 and I note the following:

- The policy renewal letter said please read the attached documents thoroughly, which included the schedule of insurance and the Caravan Insurance Statement of Fact.
- The schedule of insurance clearly showed the storage location of the caravan, which is different from the address the caravan was being stored at when it was damaged.
- The schedule of insurance stated *"It is a condition of your policy that you must notify us if the declared storage location changes during the period of insurance"*.
- The Caravan Insurance Statement of Fact also stated *"It is a condition of the policy that you must notify us if the declared storage location changes during the period of insurance."*
- The Insurance Product Information Document said *"You must tell your insurance intermediary immediately of any changes to the information you have provided (for example the use of your caravan, security arrangements and the sums insured or storage address shown on your schedule). If you do not, your policy may not be valid."*
- The Touring Caravan Insurance Policy Document said *"We will not pay for...loss or damage if you have not notified us of any changes to the storage location or security arrangements of the caravan."*
- The Touring Caravan Insurance Policy Document also said *"You must tell us immediately of any changes to the information you have provided. (This includes any changes in storage and security arrangements.) If you do not, your policy may not be valid."*
- The Caravan Protector Policy Wording said *"We will not pay for...Loss or damage if You have not notified Your Insurance Intermediary of any changes to the storage location or security arrangements of the Caravan"*.
- The Caravan Protector Policy Wording also said *"You must tell Your Insurance Intermediary immediately of any changes in Your circumstances which affect this insurance. (This includes any changes in storage and security arrangements.) If You do not, any claim might not be paid"*.

The policy documents were sent at renewal and resent a few months later at Mr W's request.

I am therefore satisfied that Mrs A and Mr W should reasonably have been expected to have known of the need to notify Cover4 of the change to the storage location.

I have listened to the phone call Mr W made to Cover4. He said *"I have just not had confirmation of anything, it is going into storage, and they want confirmation of insurance"*.

There was no mention that this was a new or different storage address, the new address wasn't given, and there was no discussion or further comment about it, and no request to Cover4 to change the storage address.

I therefore can't say that Mrs A and Mr W notified Cover4 of the change of storage location. So in all the circumstances I believe Cover4 acted fairly and reasonably.

Mrs A and Mr W are also unhappy about the way Cover4 dealt with claim process and say they had to keep chasing for information. However it was the underwriter who was

responsible for investigating what happened and deciding on the claim. I can't see any unreasonable delay or lack of communication caused by Cover4.

My final decision

For the reasons given above I don't uphold Mrs A and Mr W's complaint. So I won't be asking Alan Blunden & Co Ltd trading as Cover4Caravans to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A and Mr W to accept or reject my decision before 30 January 2025.

Sarah Baalham
Ombudsman