

The complaint

Mr F complains that Aviva Insurance Limited didn't provide him with information about the progress of a claim on his motor insurance policy and he only became aware of it after arranging a new policy.

What happened

Aviva contacted Mr F after a third party said they had been involved in an accident involving his car on 23 December 2022. He replied on 16 January 2023, saying his wife was driving the car at the time and she had been unwell, but would be in touch.

There was no further correspondence between Mr F and Aviva at the time.

In March 2024, Mr F contacted Aviva to complain that it had not kept him updated on the progress of the claim. He said he'd only found out about it recently, after arranging a new insurance policy, and his premiums had increased because of the claim.

Aviva didn't provide a response to the complaint, so Mr F referred it to this Service.

Our investigator didn't think the complaint should be upheld because:

- Aviva had told Mr F about the incident and gave him the opportunity to respond, so he was aware of it;
- the third-party hadn't pursued the claim, so it was recorded as 'notification only' and there were no costs involved with the claim.

Mr F didn't accept the investigator's view. He says the complaint is not about being unaware of the incident; it's about Aviva failing to engage with him, keep him informed of progress or give him the opportunity to participate in the claims process.

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 relevant industry rules and guidance say insurers must deal with claims promptly and fairly. When Aviva received notification of the incident from the other party, it contacted Mr F to let him know. That's what I'd expect it to do.

Mr F replied saying his wife would be in touch. He's unhappy that he didn't hear from Aviva again after that. He says Aviva might not have had the information it needed to make a fair assessment of the claim and he's potentially incurred costs by having to pay increased premiums to other insurers since then.

However, the claim was never pursued by the other driver. Aviva's notes show it didn't hear anything further about the claim, so it was closed and recorded as 'notification only'.

If the claim had been pursued, Aviva would have needed to contact Mr F but as the other driver has not pursued it, there wasn't anything further Aviva needed and so Mr F hasn't been prevented from being involved in anything; there was no further claims process to involve him in.

As Aviva recorded that a claim had been notified, there is a record of it. It's possible this would affect the premiums on Mr F's insurance – any claim may affect premiums, depending on how an insurer assesses risk and calculates its premiums. But that isn't because Aviva has done something wrong. Aviva needs to keep an accurate record of any claim – even if it's noted as notification only – and that's what it has done.

It would have been better if Aviva had let Mr F know the claim wasn't being pursued, but not telling him hasn't caused him any loss or harm.

My final decision

My decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 11 February 2025.

Peter Whiteley
Ombudsman