

The complaint

Mr C has complained about the poor service he received from Hiscox Insurance Company Limited when dealing with a claim he made under his bicycle insurance policy.

All reference to the insurer Hiscox in my decision include agents acting on its behalf.

What happened

Mr C made a claim for the theft of his bicycle to his insurer Hiscox in November 2023.

Mr C made a previous complaint about the handling of his claim, which resulted in a final decision from this service on 21 May 2024. Part of the Ombudsman's findings in that decision was that it was reasonable for Hiscox to request an interview with Mr C in order to validate his claim.

In July 2024 Mr C raised a new complaint with Hiscox. He said he found the interview process in June 2024 to be hostile. Mr C complained that the Loss Adjuster (LA) appointed by Hiscox had caused an intentional delay in providing the interview statement report, after taking into account some typing errors. The period of time from the date of the first drafted report to the date of the final report was from 19 June 2024 to 24 June 2024.

Mr C complained that the LA had misguided him about timeframes as to when it would settle his claim. And he said they had acted in bad faith and not respected his private communication. Mr C said this because the LA asked for evidence of an email he had received from a police officer in relation to the theft of his bicycle.

In September 2024 Hiscox didn't uphold Mr C's complaint. It said there was no evidence to show the LA had acted unprofessionally. It asked for evidence of the actual key email from the police officer to Mr C in order to prevent further delays in obtaining a full crime report from the police. The LA couldn't provide a timeframe to settle Mr C's claim as they were awaiting information from third parties, which was outside of their control.

Mr C asked us to look at his complaint. One of our Investigators thought Hiscox had acted reasonably.

Mr C disagrees and wants an ombudsman to decide. In summary he says Hiscox said it would look at Mr C's concerns from 19 June 2024 to the date of its final response letter, dated 5 September 2024. Mr C has provided a copy of email exchanges between Hiscox's LA and him during August 2024 which he says shows a delay.

Mr C has reiterated the overall delay he says Hiscox caused in dealing with his claim. He says it is a concern that this service needs permission from a business as to which complaints it can consider. He's unhappy with the claim settlement he received and says he has losses for having to use alternative transport while without his bicycle.

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.

This service can look at complaints a consumer has first raised with a business and received a final response letter, or eight weeks later, if no response has been received. We cannot look at complaints a consumer brings to us without the business first having the opportunity to respond.

On 17 July 2024 Mr C complained to Hiscox. He wrote;

"Intentionally delaying my claim.

It took five days to correct the typos in the file. I completed the interview on June 19th, but the document was almost ready for signing on June 24th.

Not respecting my private communication, and acting in bad faith

I have been asked to provide the email address of the police officer, despite already sharing all the necessary information for the case. I even sought permission from an officer to share her email, which revealed the bad faith of the person handling the case. She requested me to forward my private emails, implying that I might be fabricating information, and justified this by saying that without it, the process would be delayed."

In Hiscox's response to Mr C dated 5 September 2024, it wrote;

"I understand from your complaint correspondence that you are unhappy with the handing of your claim by Crawford, including hostile attitudes, intentional delays and not respecting your private communications as complaint points. In order to review your concerns I can confirm I have reviewed your claim file in full from 19 June including all correspondences and I will set out my findings to your concerns below."

And;

"This complaint will therefore focus on the period from the 19 June interview to present, of which I understand you have further areas of concern."

Mr C says the second statement means Hiscox and this service should therefore include all of his concerns from 19 June 2024 to 5 September 2024. I agree that Hiscox should consider the complaints Mr C raised on 17 July 2024 up until the point of responding on 5 September 2024, as it identified. I find it did this. Mr C's complaint to Hiscox was specifically that the LA caused intentional delay in providing the interview statement report. So I've set out the complaints under headings below:

Hiscox's agent caused intentional delay

The LA provided its first draft of the interview statement to Mr C on 19 June 2024, which was the same day it interviewed Mr C about his claim.

On 19 June 2024 Mr C replied to point out some typing errors. This was corrected and Mr C signed a final statement on 24 June 2024. I don't find any evidence that the LA caused an intentional delay here – I find the few days it took from the initial draft to the final completed statement completion to be reasonable.

Hiscox's agent requested private information which was unreasonable

The LA asked Mr C to provide a copy of an email exchange between him and a police officer. Mr C provided the wording from the body of the original email to the LA. The LA explained why it needed to see the original email and Hiscox explained that Mr C could redact the email address to quell his privacy concerns. I think the LA's request was reasonable in order to validate Mr C's claim. Mr C had previously cut and pasted the wording from the email in question to the LA. I can understand why the LA didn't accept this. They explained that having sight of email would enable them to reach a decision sooner, rather than the alternative of requesting a full crime report from the police as this would take longer.

Hiscox's agent refused to give Mr C a timeframe to settle his claim

The LA explained to Mr C that it was waiting for further information from third parties. As it isn't possible for them to know when it would receive this information, I don't think it was unreasonable for them to not provide Mr C with a deadline as he wanted. I understand Mr C's claim was settled in September 2024, following receipt of all of the information requested by the LA.

Mr C remains unhappy about the overall time it took for Hiscox to settle his claim. As the Investigator explained, we cannot look at issues that have already been addressed by this service under a previous complaint. And in relation to new complaints Mr C has about other losses, the amount of claim settlement and general delay, he will need to first raise these with Hiscox. If he remains unhappy with Hiscox's response, he can bring those new complaints to this service.

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 Mr C to accept or reject my decision before 3 April 2025.

Geraldine Newbold
Ombudsman