

The complaint

Mr B complains about Haven Insurance Company Limited ("Haven")'s handling of his motor insurance claim.

All references to Haven also include its appointed agents.

What happened

Mr B made a claim in February 2024 on his commercial motor policy following a third-party vehicle pulling out from a side road and colliding with him.

A vehicle damage assessment report was completed by Haven which noted the vehicle had suffered collision/impact damage to the left passenger side.

The vehicle had previously been recorded as a total loss for structural damage in January 2023. The engineer found the required repairs would deem the vehicle beyond economical settlement and the vehicle was considered a total loss – so repairs weren't authorised.

Following further investigation, Haven said the damage wasn't consistent with the incident reported and as such has declined to cover the claim.

Mr B disagreed with this and felt he'd been treated unfairly. He said the accident was genuine and no false information had been provided. He's unhappy at Haven's handling of the claim and said it has caused unnecessary delays during the handling of the claim.

In its final response to Mr B's complaint in August 2024, Haven maintained its decision to decline the claim. Mr B then brought his complaint to our service.

Our investigator's view

Our investigator didn't recommend the complaint be upheld. She didn't think Haven were unreasonable for wanting to carry out further investigations and so didn't think this had caused avoidable delays in the claim progressing.

She said from reviewing the evidence provided by both parties, she wasn't persuaded Haven had acted unfairly in how it had handled Mr B's claim and therefore hadn't unfairly declined the claim.

Mr B disagreed with our investigator's view and asked for an ombudsman to review matters.

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 understand why Mr B feels strongly about what's happened. I also want to extend my natural sympathy to him regarding what he has disclosed about his health. I'm sorry to hear of this and I wish him well.

In reaching my decision, I'm able to consider whether Haven have acted fairly in its handling of the claim, but it isn't the role of our service to decide liability or who is at fault for the claim. So I won't be commenting on this here. My decision covers events up to August 2024, when Haven sent Mr B its final response to the complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Following the report deeming the vehicle a total loss in February 2024, Haven had concerns, based on the opinion of its experts, about the events and whether damage reported was consistent with these. So, it decided to carry out further investigations – and I don't see that it caused any avoidable delays in doing so.
- I've reviewed the engineer's comments and they're detailed and set out clearly their reasons why they felt the information provided by Mr B wasn't consistent with its own assessment of the vehicle. I've not seen any evidence that persuades me this conclusion is obviously wrong.
- However, Haven have said it will consider any expert assessments that Mr B wishes to provide. I don't think this is unreasonable in the circumstances.
- I appreciate this was a stressful and frustrating experience for Mr B, and that he had provided information to support his claim and waited some time for an answer. However, having reviewed matters, I don't think Haven has acted unreasonably or caused avoidable delays in its handling of the claim. And I think considering the information available, it has acted fairly in declining the claim.

So for these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 10 April 2025.

Michael Baronti
Ombudsman