

The complaint

Mrs V complains about the delays she has experienced with Covea Insurance plc (Covea) following a claim made under her motor insurance policy.

What happened

On 9 September 2023 Mrs V's son (a named driver on her motor insurance policy) was involved in a collision with a parked car. The accident was reported to Covea as Mrs V wished to claim for damage to her car.

Mrs V's son fled the scene of the collision but was later arrested by the Police. Mrs V says her son was breathalysed by the Police and the result was negative. Other charges were also brought against Mrs V's son and a trial has taken place in February 2025. Mrs V's son admits liability for the collision.

Covea were subsequently notified by a third-party insurer of a further accident which occurred on 8 September 2023. Mrs V hadn't reported this accident to Covea. The allegation is Mrs V's car reversed into a third-party's car in a pub car park. At the time of the alleged accident, Mrs V's car was being driven by her son. CCTV footage has been provided showing the alleged accident, however Mrs V's son disputes liability.

Mrs V made a complaint to Covea as she felt it wasn't only delaying dealing with her claim, but it won't deal with her claim.

In response, Covea said it didn't uphold Mrs V's complaint. It said the delays were necessary as it required a copy of the Police report, as it had concerns in respect of the claim. And the further information was required to validate the claim.

Dissatisfied Mrs V brought her complaint to this Service.

I issued a provisional decision in January 2025 setting out I planned not to uphold Mrs V's complaint. I said:

Mrs V's son is alleged to have been involved in two accidents on 8 September and 9 September 2023 respectively. Mrs V's son admits liability for the accident on 9 September 2023 but denies liability for the accident on 8 September 2023.

Following the accident on 9 September 2023, Mrs V's son fled the scene. The Police subsequently attended his home address and as a result charges have been brought against him. A trial is listed to take place in 2025.

I can see from Covea's case notes, it asked for proof of a negative breath test for Mrs V's son. This has been unable to be provided by Mrs V, her position being, "How do you prove a negative?" My understanding is Covea require this information, to ensure that its policy terms and conditions have been adhered to, otherwise the policy would be invalidated. I therefore think Covea's request for this information is reasonable. Covea also requested a copy of Mrs V's son charges sheet. Whilst this was originally

unable to be provided by Mrs V, a copy has been provided to this Service in October 2024.

Mrs V's son has provided two witness statements to Covea's appointed external provider. I have considered the statements along with the CCTV footage of the accident on 8 September 2023. I note there to be inconsistencies with the information Mrs V's son has provided in the two statements. Crucially, in the statement obtained in relation to the accident on 9 September 2023 Mrs V's son says at paragraph 12 :-

"I did not consume any alcohol the previous day or on the day in question so I was not intoxicated..."

However in the statement obtained in relation to the accident on 8 September 2023, Mrs V's son says at paragraph 12:-

"I consumed one pint of beer at the pub before I drove home..."

To add context, I think it's important to note there were only a few hours between the two accidents taking place. Therefore, given the difference in information provided by Mrs V's son and taking everything into account, I don't think it's unreasonable for Covea not to settle at this point without seeing a copy of the Police Report. I understand given Mrs V's strength of feeling she will feel disappointed by this.

Mrs V has responded to my provisional decision providing further information. I haven't received any response from Covea.

The complaint has therefore been passed back to me for a final decision.

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.

Having considered the response to my provisional decision from Mrs V, I sympathise that because of the further information required by Covea for it to validate the claim, Mrs V says she has experienced financial hardship. That said, I see no reason to reach a different conclusion to the one reached in my provisional decision. This is because I don't find Covea were unreasonable in wanting to obtain a copy of the Police report to ensure its policy terms and conditions had been adhered to before validating Mrs V's claim.

In response to my provisional decision Mrs V has provided to this Service further information relating to the outcome of her son's trial in February 2025. Mrs V says she has provided this information to Covea in February 2025 but is yet to receive a response.

This decision only refers to Covea's handling of the claim up to when it issued its final response letter on 2 May 2024. I'm aware that the claim continued after that date, but I'm unable to consider any aspect of Covea's handling of the claim after this date. If Mrs V is unhappy with how Covea have acted since its final response letter and the new information she has provided, she'll need to raise this with Covea directly.

My final decision

For the reasons I've set out above, it's my final decision that I don't uphold Mrs V's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs V to accept or reject my decision before 9 April 2025.

Lorna Ball
Ombudsman