

The complaint

Mr B has complained about the handling of a claim by Zurich Insurance Company Ltd.

What happened

Mr B took out a bicycle insurance policy underwritten by Zurich on 7 July 2024.

A fortnight later, whilst riding his bike Mr B had a crash and damaged it. He submitted a claim but didn't agree that the policy allowed for an interview or telephone call in order to assess it. He said that he had answered all the questions asked.

Unhappy Mr B complained to this Service. He felt that Zurich should settle his claim without him being interviewed.

Our investigator didn't recommend that the complaint be upheld. He didn't conclude that Zurich had treated Mr B unfairly.

Mr B asked for his complaint to be determined by an ombudsman.

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.

Firstly I'd like to reassure Mr B that while I've summarised the background to this complaint and the submissions made, I've carefully considered all that's been said. Within this decision though, I've focused on what I consider to be the key issue. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts.

Zurich has a responsibility to handle claims promptly and fairly. And it mustn't unreasonably reject a claim. So I've looked carefully at all the circumstances in order to see if it treated Mr B fairly. Having done so I agree with the conclusion reached by the investigator. I'll explain why.

Zurich wanted to set up a video or telephone call with Mr B as part of its assessment of his claim. It was unable to validate the claim on the information Mr B had provided. Zurich also offered an in-person interview. This service won't tell an insurer how to assess a claim, but we will look to see that the policyholder has been treated fairly. Although Mr B only wanted to correspond by email, Zurich explained that communication only by correspondence was not practical. I can understand that Mr B's response to a particular request may lead to further questions – these might not be scripted and unknown until the live communication takes place. I don't find that Zurich's request was unusual or unfair. I note that Zurich made it clear that Mr B was able to have someone with him for any of these methods of communication. Again I find that was reasonable.

Mr B makes the point that this request is not included in his policy. Again I don't find that this unusual or unfair. It may be that it is not always a requirement, but because Zurich wasn't

able to substantiate the claim on the information provided Zurich did want to speak to Mr B on this occasion. I'm not persuaded that that Zurich treated Mr B unfairly by making this request in order to assess his claim.

However in response the investigator's view Mr B said that he had an ongoing health condition and that it would cause considerable health related issues to undertake a telephone interview. This service can't make a finding of discrimination under the Equality Act – that is a matter for the courts.

Mr B told Zurich 'health' was one of the multiple reasons to decline the invitation to discuss his claim, so he felt that Zurich could have asked for more information about this. But Mr B has told the investigator that he wouldn't be willing to share anything more in depth with Zurich as this is personal information. So I don't find that Zurich not asking for further information about Mr B's health made any difference, as he has said he wouldn't be willing to share it.

In all the circumstances I don't find that that Zurich acted unfairly by requiring communication in the methods described, on the basis of the information that it had. Mr B has now said that he is prepared to give Zurich a greater understanding of his health conditions. He can provide this, or any further information in order to substantiate his claim to Zurich. In this decision I am only considering its actions up to the date of the final response, which was October 2024. And for the reasons given I don't find that Zurich treated Mr B unfairly.

My final decision

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 B to accept or reject my decision before 11 June 2025.

Lindsey Woloski
Ombudsman