

## The complaint

Mr O has complained about his car insurer One Insurance Limited (OIL) because it has said it will not pay his claim for his stolen car, it's told him the claim is on hold.

## What happened

In December 2023 Mr O found his car had been stolen and made a claim to OIL. OIL began investigating the claim and asked Mr O for various details and evidence. Mr O answered its enquiries but became unhappy that time was passing and his claim wasn't being resolved.

OIL, in April 2024, acknowledged that Mr O had answered its enquiries. But, in August 2024, it said it had not seen satisfactory evidence that he had purchased the car. It said it needed further evidence to validate the claim under the policy. OIL said Mr O's complaint, about the length of time the claim had been going on for, should have been answered sooner. For that it apologised and offered £150 compensation for the upset caused.

Mr O remained unhappy. He complained to the Financial Ombudsman Service, explaining he had had to hire a car to stay mobile.

Our Investigator felt OIL couldn't reasonably hold the claim because Mr O had answered its queries. Our Investigator noted that if OIL did not like the answers given, that was a different matter. He said OIL should pay the claim and £500 compensation as well as reimburse the cost of Mr O's alternative transport.

OIL said it disagreed with that outcome. The complaint was referred to me for an Ombudsman's decision and I found I was not minded to uphold it. So I issued a provisional decision to explain my views to both parties. My provisional findings were:

*"I appreciate that this has been a frustrating time for Mr O. I understand that he would have wanted his claim to be progressed and settled in a timely manner. I also understand that it was frustrating when OIL asked him for personal details in an effort to understand how he had purchased a car for cash in the sum of around £70,000.*

*I know Mr O responded to OIL, giving it various details and explaining how the sums shown moving through his account resulted in him having around £70,000 in cash to fund the purchase. From OIL's point of view though I can understand why it felt this explanation was not satisfactory evidence of Mr O purchasing the vehicle. After all, for example, it does not provide a verifiable chain of transactions resulting in the purchase of the vehicle by Mr O.*

*I'm not sure what more OIL might want to see from Mr O to allow it to validate the claim under the policy. However, that is a matter for it and Mr O to deal with between themselves. At this stage OIL has said the claim is on hold until it is able to validate it, so it hasn't declined it. I think that is fair and reasonable in the circumstances here.*

*I can see OIL has paid Mr O £150 for not dealing with his complaint quickly enough. I wouldn't usually make an award in this respect. Given I've found its current position on the claim is fair and reasonable, I won't be requiring it to pay any further compensation."*

OIL did not reply. Mr O said he was disappointed, he set out detail to explain how he had come to have cash to buy the vehicle. He said he was disappointed that whilst our Investigator had accepted his word on the financial situation he'd explained, which he'd supported with a comprehensive evidence trail, I had overruled that, seemingly siding with OIL. He asked that an independent review was undertaken.

### **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 appreciate that my provisional findings were disappointing for Mr O. But it is part of my role, when a complaint is referred for an Ombudsman's decision, to review the complaint afresh to reach my own independent view on its fair and reasonable outcome. It is also often the case that my role in matters often results with my view being in favour of one or other of the two parties to the complaint. But I can assure Mr O that this does not mean I am siding with one of the parties – in this case OIL. Rather I have assessed all of the available evidence and reached my own conclusion on the fairness and reasonableness of OIL's claim decision.

I note the details Mr O has set out about how he came to have £70,000 in cash which he's said he then used to buy the car. But, as I explained provisionally, when I considered all of the prior detail Mr O had provided in this respect to OIL and this Service, it seemed as though detail about the funds Mr O had in his account were not sufficient evidence for OIL. Particularly that that detail wasn't sufficient for it to be satisfied as to the circumstances of Mr O's purchase of the car subject of the insurance and claim.

OIL has not declined Mr O's claim. I remain of the view that it was fair and reasonable for OIL to place the claim on hold as satisfactory evidence of Mr O's proof of purchase of the vehicle hadn't been provided.

### **My final decision**

I do not uphold this complaint. I do not make any award against One Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 1 July 2025.

Fiona Robinson  
**Ombudsman**