

## **The complaint**

Miss H complains about the delays Liverpool Victoria Insurance Company Limited (LV) is making in settling a claim on her motor insurance policy. She wants the claim resolved.

## **What happened**

Miss H's car was stolen and later recovered damaged, and she made a claim on her policy. LV said the car was a total loss. It investigated the claim to validate it and found a number of concerns:

- Miss H only had one key for the car and tests showed that this key had last been used two months earlier;
- Miss H wasn't able to provide details of the friends she was with at the time of the theft; and
- Miss H had a number of previous policy cancellations that she hadn't disclosed when she took out her policy.

So LV said it needed to continue its investigations to decide whether Miss H's policy was valid and, if so, whether it would then deal with her claim. Miss H wanted the matter resolved.

Our Investigator didn't recommend that the complaint should be upheld. She thought LV had reasonable concerns about the validity of the policy and the claim. And so she thought it was reasonable for LV to continue its investigations.

Miss H asked for an Ombudsman's review, so her complaint has come to me for a final decision. She said she was struggling without a car.

## **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 can understand that Miss H feels frustrated that her claim for the loss of her car has yet to be resolved. The claim is now over a year old but, from what I can see, LV has yet to make a decision about it. I think LV is entitled to investigate and validate the claim. And from my experience, theft claims can take some time to validate.

LV has explained that it had concerns about previous policy cancellations on Miss H's record which she hadn't disclosed when she first took out her policy. And it is investigating these in order to decide whether Miss H took reasonable care when she answered its questions when she applied for cover.

A possible outcome may be that LV declares the policy void and doesn't deal with Miss H's claim. I think it's reasonable for LV to investigate these cancellations.

LV also had concerns about the theft circumstances. This is because the one car key provided by Miss H had last been used two months earlier, indicating that it was a spare key, and Miss H was unable to account for the other key. Also, Miss H hasn't provided the requested details of all the friends she was with on the night of the theft so that LV can

interview all of them. Again, I think it's reasonable for LV to investigate the theft circumstances in order to establish that there has been a valid claim.

I can understand that Miss H wants the matter settled and she is finding it inconvenient being without a car. But I can't say that LV has acted unfairly or unreasonably by continuing to investigate her policy and claim.

### **My final decision**

For the reasons 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 Miss H to accept or reject my decision before 17 October 2025.

Phillip Berechree  
**Ombudsman**