

The complaint

Mrs W complains One Insurance Limited (One Insurance) made excessive contact with her after a third-party made a claim on her motor insurance company.

One Insurance are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As One Insurance have accepted it is accountable for the actions of the intermediary, in my decision, any reference to One Insurance includes the actions of the intermediary.

There are several parties and representatives of One Insurance involved throughout the complaint but for the purposes of this complaint I'm only going to refer to One Insurance.

What happened

On 23 December 2024 One Insurance notified Mrs W that a claim had been made against her policy by a third-party. This was about an incident that took place in November 2024.

Mrs W said she received an unreasonable number of emails and phone calls from One Insurance that had caused undue pressure to provide information. One Insurance apologised for a cross over in postal communications to her.

Because Mrs W was not happy with One Insurance, she brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said One Insurance acknowledged it had made more than one request for information and was satisfied this explanation and apology covered the inconvenience caused by additional chasers for information from Mrs W.

As Mrs W is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

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.

One Insurance explained when a claim is reported, its process is to send out all the necessary correspondence in order to obtain all the details about the claim and defend the policy holders' position, if applicable. It said it had been notified by post of the claim from the third-party insurer on 23 December 2024 and was therefore obliged to inform Mrs W that a claim had been made on her policy. I saw it initially rang her on 23 December 2024 and left a voice message which briefly explained an incident had been reported and asked her to call back. This was followed up with an email notification which she accessed when she got home from work later the same day.

I saw Mrs W sent all the requested information by recorded delivery the following morning and followed up with a phone call to One Insurance on the same day. I listened to this call and acknowledge Mrs W was terribly upset and worried about the claim being made by the third-party as she hadn't expected it. One Insurance took the details of the claim from her and explained how her evidence and that of the third-party would be considered together.

I saw after she had made the phone call on 24 December 2024, she received further correspondence in relation to the claim that had been made.

One Insurance explained the additional chaser had been generated and sent automatically by its system prior to the claim being discussed on the phone, and it was out of its control to stop it being sent. It acknowledged its error and apologised for the inconvenience caused.

I recognise being notified of the claim being made by the third-party was unexpected and then receiving multiple notifications in a short period of time caused Mrs W to become anxious. I am truly sorry it made her feel this way, especially due to it being the festive season. However, after listening to the calls made, and looking at the content of the notifications sent to her I didn't find anything to be deliberately aggressive or intimidatory. It followed its usual process when an incident is reported, other than sending the additional chaser for information that was unfortunately unable to be stopped.

I think One Insurance's apology to Mrs W for the distress caused was reasonable in the circumstances of this complaint.

Therefore, I don't uphold Mrs W's complaint and don't require One Insurance to do anything further in this case.

My final decision

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 27 August 2025.

Sally-Ann Harding
Ombudsman