

The complaint

Mr P complains that Alwyn Insurance Company Limited declined a claim on his motorcycle insurance policy.

Mr P's policy was sold and is administered by a third-party company on Alwyn's behalf and all of Mr P's correspondence has been with this company. However, Alwyn is the policy underwriter so his complaint is against Alwyn. Any reference to Alwyn in my decision includes the policy administrator and any other Alwyn agents.

What happened

In February 2025, Mr P's motorbike was stolen from a locked area where he kept it at home. He made a claim under his insurance policy. Alwyn had concerns about the bike's security and turned down the claim. It said:

- During the initial call when Mr P reported the theft on 28 February, he said he only had an armoured chain on his bike.
- He said the same thing in a follow-up call with its agent on 3 March, when he also said he didn't think his bike came with a steering lock.
- He confirmed this in his report form.
- Alwyn contacted a manufacturer dealership who confirmed his bike came with a steering lock as standard. The manufacturer's manual provided instructions how to engage the lock.
- Under the policy terms the steering lock plus a separate lock had to be engaged.

Mr P was unhappy with this and brought his complaint to this service. He said, in summary:

- He was stressed about his upcoming riding test and was panicked during his calls with Alwyn's agents.
- He was pressured into giving answers to questions he couldn't remember.
- He had engaged the steering lock and submitted a revised report form confirming this.
- The issue has affected his finances and mental health, and led to him failing his motorbike test.
- He wants Alwyn to pay the claim in full and apologise to him.

Our investigator didn't uphold the complaint. She thought Alwyn had been clear in its questions about the bike's security. She thought its decision to decline the claim was fair and in line with the policy terms. Mr P didn't accept this, so the complaint was passed to me to make 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.

I've a lot of sympathy for Mr P as the victim of theft and I understand this was a distressing time for him. However, I have to be fair to both parties when I look at his complaint. And in this case, I don't think Alwyn did anything wrong when it declined his claim. I'll explain why.

Mr P's policy documents set out the security requirements for his bike:

- Page 6 of the policy booklet lists exclusions from cover, including:
“Loss or damage arising from theft... while the insured motorcycle was unattended (including while at your home or its other normal place of garaging) without being secured by the security device fitted to and carried on it and by any other security specified in the schedule or by endorsement. For motorcycles, the normal minimum security required for theft cover to apply is for the bike to be secured whenever it is left unattended (including while in a locked garage) with at least one of a disc lock, D-lock, griplock or armoured chain, plus any other lock on the bike (eg the steering lock).”
- The policy schedule: *“VEHICLE SECURITY. Whenever your bike is left unattended (including while in a locked garage), cover against theft will only apply if the bike is secured in the endorsement(s) below. As a minimum this will be at least one of a disc lock, D-lock, griplock or armoured chain, plus any other lock on the bike (eg the steering lock).”*

In my opinion the policy terms are clear and I don't think they're unreasonable. They require the bike to be secured by its steering lock plus another separate lock. Alwyn says Mr P's bike was only secured by an armoured chain. He later told Alwyn there were two armoured chains. I'm happy to accept that, however he still needed to engage the bike's steering lock.

I've listened to the two calls and set out the relevant parts of each below. I've also considered Mr P's comments about his emotional state during the calls.

28 February

Mr P reported the theft and said his motorbike was stolen the previous night. I can hear that Mr P was upset and somewhat distressed during the call, and at times he struggled to hear the agent. I think the agent was clear and sympathetic when she took Mr P through her questions. The exchange about security was:

- Alwyn: *“What security was on the bike at the time it was stolen?”*
- Mr P: *“It was in a garage behind a locking front gate. It had a padlock on it. It had a bike lock on it and they cut through it with something and then took it basically.”*
- *“Was the steering lock on as well?”*
- *“Say that again sorry.”*
- *“Was the steering lock on?”*
- *“No, there was no steering lock no.”*

The call doesn't sound rushed and ended normally. However, I accept that this was still a stressful situation for Mr P. Alwyn was also aware of this. It told us: *“we recognise that experiencing the theft of a vehicle can be highly stressful, and the [report] form allows clients to provide accurate information at a time that is most convenient to them.”*

3 March

I think this call was a little more difficult. It wasn't a great line and at times Alwyn's agent struggled to hear Mr P properly, particularly at the start of the call. Initially, she wasn't able to find a record of Mr P's report of the theft. Having said that, I think the following exchange was clear.

- Alwyn: *"I've got down that obviously you had an armoured chain on the vehicle. Was the steering lock engaged as well?"*
- Mr P: *"No."*
- *"No. Is there a steering lock on the vehicle, so obviously usually when you turn your key, obviously you turn your handlebars, lock them into place, and then take the key out. Does your bike have the [inaudible] to do that?"*
- *"No, it doesn't."*
- *"It doesn't have a steering lock engagement on it?"*
- *"No."*
- *"Ok, fair enough. Was there any other forms of security on the vehicle other than the armoured chain?"*
- *"There was a locking gate on the front of the place, there was a... and they forced it open basically."*
- *"Was there any other actual security on the vehicle, a D-lock, a disc lock, or...?"*
- *"No."*
- *"So it was just the armoured chain that was on the vehicle?"*
- *"Yes."*

Mr P told the agent his bike wasn't expensive and he didn't think it had a steering lock. He also said he'd had it about a year. The agent pressed Mr P on this, said a steering lock was normally installed on a bike, and explained exactly what it was and how it worked:

- *"...Usually you turn the steering wheel over to the left or the right obviously when you stop so the wheels turn. Then when you take the key out it then it means that you can't move those handlebars. Did your bike have that engaged at the time of the theft?"*
- *"No, it did not."*
- *"Does it have that on the vehicle where it does lock those handlebars into place?"*
- *"No, it doesn't. You can move the bars when the keys are out of the lock."*

I think that's clear. I'm not persuaded by Mr P's argument that he thought the agent *"said something else"* which prompted him to give incorrect answer. I'm satisfied that the agent gave a good description of what a steering lock was and how it worked, and Mr P told her that his bike didn't have one.

He returned the form later the same day. In answer to the question, 'Please tick all security that was on the vehicle at the time of the theft', he ticked 'Armoured chain' and 'CCTV'. He didn't tick 'Steering lock' or any other option.

I've thought very carefully about this, particularly given what Mr P told us about how this has affected him. But having done so, I don't think Alwyn acted unreasonably.

First, I note that Mr P called Alwyn both times, so I don't think it's unreasonable for me to think he was willing and prepared to discuss the theft each time. I recognise that he told Alwyn's second agent that he was *"depressed"* by the theft, but he doesn't seem confused or distracted during the calls, the agents' questions are clear, and – importantly – his answers are clear.

Second, he told Alwyn his bike didn't have a steering lock three separate times between 28 February and 3 March. I think anyone who owned a bike and had been riding for a year would understand what a steering lock was, however distressed they might be. I also think Alwyn's agent explained this clearly. So I don't think this was an easy mistake to make or could be the result of a misunderstanding. I think it's more likely Mr P didn't engage the steering lock when he left his bike shortly before it was stolen.

Finally, Mr P said Alwyn told him "*that if [he] didn't given the claim as soon as possible it could affect [his] insurance.*" I've listened to both calls several times and neither agent said that to him. The second agent told him he needed to report the theft as soon as possible, but this was before she realised Mr P had already done this. She also asked him to return the report form as soon as possible, which I'd expect, but I don't think this was intended to put any pressure on him. So I'm satisfied that Mr P could have corrected his initial answer about the steering lock at any time after that first call. He didn't do so until the claim was declined.

For the reasons above, I think Alwyn's decision to decline the claim was in line with the policy terms and was fair. It follows that I don't uphold the complaint.

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 P to accept or reject my decision before 12 October 2025.

Simon Begley
Ombudsman