

The complaint

Mr K complains about First Central Underwriting Limited's handling of his motor insurance claim following the theft of his car. He believes it is trying to avoid settling his claim.

What happened

Mr K insured his car with First Central. On 8 February 2025 Mr K's car was stolen. A thief broke into his house, took his car keys and stole his car. Mr K claimed for the theft on his policy. First Central interviewed Mr K over the phone and asked him to provide some further evidence which he supplied. It then told him it wanted a field agent to conduct a face-to-face interview. Mr K was unhappy with that request and declined the interview.

Mr K complained about First Central's handling of his claim. First Central provided its final response letter on 16 April 2025. It didn't uphold his complaint. Mr K brought it to the Financial Ombudsman Service on 18 June 2025. However, on 30 June 2025, First Central told him it had "re-opened" his complaint but it still did not uphold it. It again referred Mr K to its 16 April 2025 response.

One of our Investigators looked into Mr K's complaint. She didn't think First Central needed to take any further action. Mr K didn't agree with our Investigator's complaint assessment. So, as the matter remains unresolved, it's been passed to me to determine.

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.

In bringing this complaint and following our Investigator's assessment of it Mr K has raised many detailed points. I've considered everything he's said and everything on file. However, in this decision I don't intend to address each and every point raised. Instead I will focus on what I see as being the key issues at the heart of Mr K's complaint – which First Central replied to in April 2025 – and the reasons for my decision.

Our rules allow me to take the above approach. It simply reflects the nature of our Service as a (generally) free alternative to the courts tasked with resolving complaints with the minimum of formality. So, if there's something I haven't mentioned, it isn't because I've ignored it. Instead I'm satisfied I don't need to comment on every individual argument made in order to make a decision that I consider to be fair and reasonable in all of the circumstances.

Also Mr K has continued to correspond with First Central and this office about issues that arose after First Central issued its complaint response on 16 April 2025. This includes matters concerning, amongst other things, policy cancellation, responses to subject access requests and recording the matter as a "fault" claim. But, I do not intend to make findings on those or any other specific complaint points Mr K raised after the date of First Central's response to his complaint in April 2025. That's because our rules require that a consumer must first have given a business the opportunity to respond to specific complaint points before we may look into them. And that has not happened in relation to the more recent points Mr K has made.

That said, I note that First Central re-opened Mr K's complaint and issued a further response to it on 30 June 2025. It clearly linked that response back to its April 2025 complaint reply.

So I'm satisfied it's fair to deal with the matters it referred to in the 30 June 2025 response within this decision.

Mr K believes that First Central has dealt with him unfairly and is trying to avoid settling his claim. He says he's cooperated with it and provided all the information it required. So, he doesn't think it's fair that it hasn't settled his claim. While I understand Mr K's perspective, I don't think First Central has dealt with him unfairly or unreasonably.

I'm aware there was some confusion at an early stage concerning CCTV footage. I'll explain that Mr K had submitted footage of the burglary taking place on 8 February 2025.

First Central also asked him to submit footage from 7 February 2025. Mr K thought First Central had made a mistake with the date and said he'd already submitted the footage. But in a call with First Central it explained to him that it hadn't made a mistake and it simply wanted a few minutes of video showing the car outside his house on the day before the theft. Mr K agreed to send that footage. Having listened to the call recording, it did sound like Mr K didn't think that would be an issue. Although he said the file size made it difficult to send. First Central said that he could send a shorter video. However, Mr K later told First Central that, as CCTV footage was only kept for a limited time, the video was no longer available.

First Central commented that Mr K had told it he had the footage but then appeared to be contradicting that. Mr K thought First Central was misrepresenting what he'd said regarding the matter, but I don't think it was. As I've said, I've listened to the call and Mr K certainly led First Central to believe he would provide the additional footage shortly. He didn't say he would 'try' to send it or that he would check if he had it. He gave the distinct impression during the call that he had access to the footage. So I don't think First Central did anything wrong by explaining things in the terms it did.

However I also accept Mr K's evidence that, when he tried to retrieve the required video, it was no longer available. That's not surprising as it's not unusual for CCTV systems to only store video for a limited period of time. And I don't think Mr K could necessarily have known that First Central might want to see this footage before the video was wiped. But, in any event, it appears that First Central now accepts the video from 7 February 2025 is not available.

Mr K also thinks it's unfair that First Central wanted to conduct a face-to-face interview with him. He says he's been fully cooperative with its requests. I agree that he's certainly gone to the trouble of providing much of the evidence asked for, but he hasn't co-operated with its request for an interview. And I don't find that request unfair. It's clear that First Central had concerns about some aspects of Mr K's claim. And, while it recorded that it had appropriately validated his policy information, it hasn't at any point completed validation of his claim. It says it needs to interview Mr K in order to do so.

Mr K's policy requires him to cooperate with First Central and respond to its reasonable requests for information. It says that if he doesn't cooperate First Central may decline a claim or cancel the policy. It's quite common for insurers like First Central to want to interview policyholders face-to-face. And I think that's reasonable. That's because there are occasions when insurers might reasonably wish to test a policyholder's evidence by asking them questions in person and taking the opportunity to ask any required follow-up questions straightaway. That's not a process which lends itself to written questions and answers. And in this case it's apparent that First Central had some concerns with the claim and so wanted to interview Mr K. In the circumstances I don't think it acted unreasonably or unfairly.

I understand Mr K is not happy to be interviewed, which he's said would amount to an interrogation. But again, it's usual for insurers to want to make sure that events leading to a claim happened as the policyholder described them and that the policyholder's circumstances are as they set out when applying for the policy. So insurers often investigate claims by interviewing a policyholder and that process may include asking probing or challenging questions, particularly if the insurer thinks there are any anomalies with the

claim. And by doing that reasonably insurers can be satisfied that they are only paying claims that they should be.

As I've already said, in the circumstances of Mr K's claim, I think First Central has reasonably requested that he make himself available for interview. And it also told him that if he didn't agree to the interview it would treat his claim as withdrawn. I understand that it's now done that. And, as it explained in its email of 30 June 2025, it could not proceed if he was unwilling to cooperate with the interview. I think that was a reasonable stance for it to take, especially as it's in line with Mr K's policy terms and conditions, which require his cooperation. So it would be in Mr K's interests to make himself available for interview and answer First Central's questions accurately and to the best of his ability and knowledge.

That said, I acknowledge that First Central could have made the process smoother. That's because in March 2025 First Central told Mr K that attending the interview was his 'choice'. While that's technically correct – First Central can't force him to attend an interview – I think it should have made clear at that point what might happen if he chose not to attend – that is it wouldn't proceed with validating the claim. I note that it did tell Mr K this in another email only two days later. Mr K sees this as a change in position by First Central, but I'm satisfied that's not the case. It seems to me that First Central didn't fully explain its position in the earlier email, so took the opportunity to do so.

It follows that I'm not persuaded First Central has deliberately taken steps to avoid paying Mr K's claim nor has it introduced unnecessary delays along the way. It has told Mr K what he needs to do to allow it to decide the claim and what would happen if he didn't do so. And I don't think First Central has dealt with the matter unfairly or unreasonably.

Mr K also complained that First Central referred to him holding or having held directorships with nine limited companies. Mr K says this is entirely false. I note that in its email of 30 June 2025 First Central told Mr K that this information is available online. It's entirely possible that First Central is mistaken here and that it may have confused Mr K with someone else of a similar name. But this would most likely have been something it would have explored with him at interview. However, as I've said above Mr K has not given it the opportunity to do that. And the reason it hasn't processed his claim is because he refused to attend an interview, not because of any confusion over whether or not he holds directorships of firms. So I don't require First Central to address this point further at this time.

My final decision

For the reasons set out above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 13 January 2026.

Joe Scott
Ombudsman