

The complaint

Mr K complains that AXA Insurance UK Plc (AXA) voided his car insurance policy and added his details on the Insurance Fraud Register (IFR).

What happened

In June 2025 Mr K took out an AXA car insurance policy. He took out the policy online and as part of the application he declared he had a two years No Claims Discount ('NCD'). AXA asked Mr K to provide proof of his NCD. Mr K provided a document, which AXA later learned Mr K had doctored. It considered Mr K's act of doctoring this document to be fraudulent so it avoided his insurance policy and said it would record Mr K on the IFR.

Mr K thought AXA was being unfair. He acknowledged he'd amended the document, but he said he wasn't looking to commit fraud. He said he was providing a document that he thought reflected his driving experience – i.e. he'd been driving for two years claims free as a named driver on his wife's policy. But he said he was the primary driver.

AXA still thought it had acted fairly, so Mr K referred his complaint to this Service.

Our Investigator didn't uphold this complaint as she was satisfied Mr K had provided false information to AXA and, given Mr K had provided a doctored document, she didn't think AXA's decision to put Mr K on the IFR was unfair.

Mr K thought the Investigator's opinion was unfair. In summary, he maintained he wasn't looking to commit fraud and was simply looking to show his genuine claims history.

As Mr K didn't agree with the Investigator, the complaint's been passed to me to decide.

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.

Having done so, I've decided to not uphold it and I'll now explain why.

There's no dispute Mr K doctored the proof of NCD he provided. The issue for me to consider is whether AXA's actions were fair in response to this.

The terms of Mr K's insurance policy entitled AXA to cancel the policy and retain the policy premium if Mr K knowingly provided incorrect information when applying for the policy or committed a fraudulent activity during the policy period.

In this case, Mr K has knowingly and deliberately doctored a document to present a false picture of his NCD statement. I've considered Mr K's comments around why he did this – in particular that he said he didn't try to gain anything dishonestly. But it doesn't detract that he deliberately provided a false document to AXA to obtain a benefit he didn't have – i.e. a two

year NCD. The terms of the policy entitled AXA to avoid the policy in these circumstances and I don't think that's unfair.

Taking everything into consideration, I think it was fair for AXA to consider Mr K's actions to amount to fraud. It follows, therefore, that I don't think it was unfair for it to record his details on the IFR.

My final decision

For the reasons I've set out above, it's my final decision that I don't 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 5 January 2026.

Colleen Cousins
Ombudsman