

## **The complaint**

Mr S complains about problems with the service U K Insurance Limited trading as Direct Line ("UKI") gave him during a claim under his car insurance policy.

## **What happened**

Mr S had a motor insurance policy from UKI covering his car.

In late September 2024 Mr S was involved in a collision causing damage to his car. He tried to make a claim online from UKI's website.

Mr S said UKI didn't log his claim, and then he had to call it and give the claim details again over the telephone. He complained that this slowed the initial claim process down and caused him confusion.

He complained about the lack of updates on his claim, which he said had left him 'in the dark' about his legal position. UKI agreed and said it would pay Mr S £250 compensation for his distress and inconvenience.

Mr S also complained about UKI's processes for handling his complaint, which he believes are unclear.

He also complained about a range of other issues he'd had. Some of those issues were received by this service and have already had decisions made by other ombudsmen. Mr S rejected those decisions earlier in 2025.

Our investigator reviewed his complaint and thought it wouldn't be upheld, meaning they didn't agree that UKI needed to do anything different to resolve the complaint.

Mr S didn't agree with the outcome. Because he didn't agree, his complaint has been assigned to me to make a 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 need to start by saying that I can't consider all of the complaint concerns made by Mr S. This is because he's already made complaints about some aspects of UKI's service, and those have already been dealt with by this service.

The complaint concerns about UKI's failure to log his claim, and the lack of updates it provided him, are the ones I can consider here.

He's also complained about UKI saying his complaints were repetitive when it dismissed them. I've mentioned above that Mr S has made complaints to UKI that have been brought to this service and have reached Final Decisions. I've reviewed the concerns he's made and as they've previously been dealt with by this service, I won't be commenting on them further.

Complaints about complaint handling aren't within this service's jurisdiction, so I'm not able to consider this part of his complaint further. What I would say is that Mr S has asked that UKI changes its complaints handling procedures to be more accurate and transparent. I'll also want to explain that this service isn't the regulator. We're an informal dispute resolution service, and doesn't have the authority to require business to change their processes or procedures.

For ease, I'll deal with the two parts of Mr S's complaint separately:

### ***Claim notification***

I've seen from the file that Mr S tried to submit his claim online. He says he did this on 29 September, soon after the collision mentioned above.

He also phoned UKI and said he was having difficulty logging it as the website wouldn't let him go beyond a particular screen. This phone call was made to an out-of-hours service, which took details of his claim, but apparently UKI wasn't made aware of these details because of a lack of time.

The following day, Mr S phoned UKI but it couldn't locate the details he'd input or given over the phone. Mr S thought UKI had deleted them. He said he'd obtained a claim reference number but it had since disappeared.

UKI said it thought Mr S had got to the part where he was going to pay for his policy excess, but then the process possibly 'timed out' and wasn't recorded on its systems. It suggested a possible reason for this was poor signal when Mr S was, meaning that its claims process was interrupted and Mr S's progress lost. Mr S refuted this and said his phone told him that his claim had been successfully logged.

UKI checked why Mr S's claim hadn't been fully logged by it. It suggested many reasons why Mr S may have thought his claim had been fully entered, but its system auto-saving in phases, followed by his signal dropping out was a possible cause. UKI did refer to the details he'd input being stored as a 'draft' claim, but it routinely deletes these shortly afterwards if the 'draft' isn't converted to a full claim.

UKI said it wasn't able to 'delete' claims. I've considered the file of evidence and I believe it's more likely than not that Mr S's claim wasn't fully completed and accepted by UKI's system.

Mr S said he thought this caused a significant delay to his claim. I've thought about this and I don't agree it had. I can appreciate the difficulties Mr S had telling UKI about the claim caused him some stress and inconvenience, but I don't agree it unreasonably delayed it. Any insurance claim brings with it some disruption to daily life, and I'm not persuaded that the impact on Mr S was more than what might be expected, as he was able to log the claim fully over the phone on the following day.

### ***Claim updates***

Mr S has complained about the lack of updates on his claim, apart from the element of it that was the settlement of his own car's damage.

He's said UKI didn't keep him updated on his claim which meant he wasn't able to make informed decisions about his legal position.

His collision was with a third party, who accepted liability, and I've noticed from the file that UKI contacted the Third-Party Insurer (TPI) soon after Mr S reported the collision. But after that happened, it didn't chase up the TPI or provide him with updates. Mr S chased up UKI for progress as he hadn't heard back from it and I don't agree this is good service of UKI.

UKI accepted this and paid Mr S £250 compensation. I've thought about this and considered this service's guidelines on compensation, and I'm satisfied the amount it has paid him is fair and in accordance with those, so I'm not going to ask UKI to pay more.

### **My final decision**

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 S to accept or reject my decision before 8 December 2025.

Richard Sowden  
**Ombudsman**