

The complaint

Mr P is complaining Red Sands Insurance Company (Europe) Limited ('Red Sands') has declined a claim he made on his motor warranty insurance policy.

What happened

In August 2025 Mr P contacted Red Sands to claim against his motor warranty policy for a fault on his vehicle – relating to the vehicle's Gasoline Particulate Filter ('GPF') Differential Pressure Sensor. Red Sands later contacted him to say the policy only covers specified parts. And it said the part in question wasn't listed on the policy as one it covers. So it declined Mr P's claim.

Mr P didn't agree with Red Sands' decision as he said it wasn't the GPF that had failed, but the sensor. He said the sensor fed data to the engine control unit ('ECU') so he said it should be considered part of this, which is a listed part. Red Sands didn't agree, so Mr P referred his complaint to this Service.

Our Investigator didn't uphold this complaint as she said it was fair for Red Sands to decline the claim based on the part not being listed. Mr P disagreed with the Investigator and provided some research setting out why he believed the sensor would form part of the engine management system.

As Mr P 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.

I've decided to not uphold this complaint and I'll now explain why.

No insurance policy covers each and every loss that may occur. The terms of the policy cover faults relating to specified parts and have a detailed list of the parts covered. There's no dispute the GPF or the GPF sensor is listed as a part. But Mr P says it forms part of the engine management system which is specifically specified. So he says it should be covered. But I don't agree.

The GPF forms part of the exhaust system. The car has a number of sensors throughout it which alerts the ECU if there are issues with specific parts. And I've considered the articles Mr P has provided about how the sensors interact with the ECU. But this doesn't mean the sensor is part of the engine management system or the ECU. And I'm also particularly conscious that other sensors are specifically set out as insured parts in the policy.

Ultimately, Red Sands has decided it isn't willing to cover the exhaust system. And it's decided to not include the GPF or its sensor, which was its decision to make. I also note it's highlighted what it does cover in the insurance product information document it provided Mr P. So it's taken fair steps to highlight the key features of the policy relating to this claim.

Ultimately, while I note Mr P's comments, I haven't seen anything to say Red Sands' decision on this claim was unreasonable.

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 P to accept or reject my decision before 27 February 2026.

Guy Mitchell

Ombudsman