

The complaint

Miss G complains that Tesco Underwriting Limited (“Tesco”) declined a claim for the theft of a car under her car insurance policy. Miss G is represented in her complaint, but for ease I’ll refer to her throughout as though her representative’s actions were hers.

When I mention Tesco I also mean its suppliers and claims investigators.

What happened

Miss G had a motor insurance policy with Tesco covering her car.

In April 2025 she realised her car had gone missing from a road nearby her home. She reported the car as stolen, contacted Tesco and made a claim.

Tesco asked Miss G to send it copies of the car’s V5 and other documents. When it received these, there were discrepancies between the information on the V5 and Miss G’s address.

Tesco carried out a review of the claim and sent an investigator to interview Miss G. Research was carried out with the person who’d bought the car and gave it to her.

It said it wasn’t able to satisfy itself about her ownership of the car, so it declined her claim.

Miss G complained but Tesco didn’t uphold her complaint.

As she remained unhappy, she brought her complaint to this service. She asks that Tesco settle her claim and refund her three months premiums she continued to pay without having the car.

Our investigator looked into it and thought it wouldn’t be upheld. She thought Tesco’s investigation into the claim was fair.

Miss G didn’t agree with the view and asked that her complaint was referred to an ombudsman. So it’s been 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.

It’s important I start by acknowledging that Miss G has provided an extensive timeline to this service. I’d like to assure her that I’ve read the complete file of evidence, even if I don’t respond to it here. This is in line with this service’s informal approach.

I also need to say that, under the rules of this service, I’m only able to consider matters up to the date of Tesco’s final response to her, which was 21 July 2025. In her approach to this service, Miss G has also complained about Tesco taking three months worth of premiums from her even though she no longer had the car. She’s mentioned debt recovery efforts. But I can’t see that she’s made this part of her complaint to Tesco, so I’m not able to consider it

further here. She can complain to Tesco on these further points, and her complaint may reach this service in due course.

Our role is to consider whether Tesco has acted in line with the terms and conditions of the policy, and fairly and reasonably. I can also see from the file that Miss G has provided further information to this service in support of her claim. Tesco has said that this new information doesn't change its decision, but I need to remind her that, as I say above, I can only comment on the work done by Tesco up to the 21 July.

If Miss G wishes to raise a further complaint point to Tesco about its continuing claims service then she needs to now do so.

Having read the file, I'm not upholding this complaint. I do appreciate the disappointment this will cause her, and I'll explain why I've reached this decision.

From the file I can see that Tesco rejected Miss G's claim as it wasn't able to satisfy itself about discrepancies in the car's V5 document, and the description of how the ownership of the car took place.

Tesco's policy wording contains this section in the General Conditions part:

"Anyone who makes a claim under this policy must give us any reasonable information we ask for that is relevant to your claim."

This wording is common in the insurance industry and I think its use is fair.

I'm not going to go into detail here about the specific problems Tesco found with the V5 and ownership history as they've been covered in some depth in the view.

I need to comment that Miss G, and people on her behalf, have provided further information she thinks resolves those discrepancies. Our investigator passed those to Tesco, and it commented that the new information didn't change its mind on the claim. As I said above, this information was passed between the parties after the date of Tesco's final response, and it's not the role of this service to determine the validity of documents. What this means is Miss G needs to discuss those new pieces of information with Tesco and raise a further complaint if she wishes, but I'm not able to consider them further here.

I've mentioned above that Tesco used the services of a specialist investigator to interview Miss G. I've read that report carefully and I can see they had concerns about the ownership of the car. I'm not going to talk about these in detail as I've briefly outlined the concerns above.

Taking everything into account, I think Tesco acted fairly in its investigation of Miss G's claim and the situation with how the car was bought and passed to Miss G. Tesco has an obligation to check and investigate claims and I can't say that's unfair.

As I've said, it's not this service's role to assess the claim, only to look at whether Tesco has acted fairly. And in this case I think it has. There were inconsistencies in the stories about Miss G's apparent ownership of the car and the documents she sent to support this that haven't been explained to Tesco's satisfaction.

So, I think its investigation has been fair. What this means is that I think Tesco's declination of Miss G's claim is also fair and I'm not upholding this complaint.

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 Miss G to accept or reject my decision before 6 February 2026.

Richard Sowden
Ombudsman