

## **The complaint**

Mr A complains that Advantage Insurance Company Limited won't cover the theft of a trailer attached to his insured vehicle. He's also unhappy that he was given conflicting information about his cover when he enquired about making a claim.

References to Advantage include the actions of its claims handling and customer service agents.

## **What happened**

Mr A has motor insurance for his car with Advantage. His policy was sold online, via a broker website. In April 2025, Mr A hired a trailer. Unfortunately, the trailer was stolen whilst his car was parked overnight.

Mr A contacted Advantage about making a claim, but was told the theft wasn't covered under his policy. He sought clarification from Advantage so he could explain the situation to the hire company, but found the information inconsistent.

Mr A complained. In its response, Advantage maintained that Mr A's policy did not cover theft of a trailer. But Advantage accepted there'd been some confusion about the extent of Mr A's cover in relation to towing a trailer. It offered £50 compensation, which Mr A did not accept.

Mr A brought his complaint to the Financial Ombudsman Service. Our investigator didn't uphold the complaint, referring to the policy terms and conditions which exclude theft of a trailer. Our investigator thought Advantage's offer of £50 compensation for quickly corrected misinformation was fair.

Mr A remained unhappy, so asked for an ombudsman to review his complaint afresh and issue a final decision.

To clarify, my decision relates only to Advantage's actions and decision regarding Mr A's enquiries about the trailer being stolen. I can't comment on any concerns Mr A may have about the sale of the policy, as Advantage is not the seller.

## **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'm not upholding Mr A's complaint regarding the cover under his policy. But I will tell Advantage to pay Mr A the £50 compensation previously offered. I know this is not the news Mr A was hoping for and I'm sorry about that. I'll explain my reasons, focusing on the points and evidence I think are material to the outcome of the complaint. If I don't

mention something specifically, it's not because I haven't read and thought about it. Rather, I don't consider it changes my overall provisional decision.

Advantage has said that theft of a trailer is not an insured event. In other words, there is no cover under Mr A's policy for such a situation. To consider the fairness or otherwise of Advantage's stance, I've turned first to the policy documents.

When Mr A took out the policy he received a welcome pack which included a cover summary, certificate and schedule of insurance, insurance product information document and full policy terms and conditions.

The cover letter asks Mr A to read the details carefully to check everything's correct. The cover summary gives a quick guide to cover but tells Mr A to see his policy document for full details. There's also a box highlighting significant policy exclusions and limitations. The insurance product information document gives a brief summary of the policy, but also says it *'doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.'*

The relevant section in Mr A's full policy terms and conditions is *'Section 3 Legal responsibility to others (third parties).'*

Under *'what's covered'* it says:

*'Your insurer will pay all sums you are liable for in respect of...damage to someone else's property **caused by or arising from the use of your car.***  
***'This cover also applies to accidents involving a trailer, caravan or broken-down vehicle being towed.'*** [My highlights.]

And under *'what's not covered'* it says:

***'Loss of, or damage to, any trailer, caravan or vehicle (or their contents) while being towed by or attached to any vehicle covered by this section.'*** [My highlights.]

This clarifies that Mr A's policy would cover damage to third party property arising from an accident involving a trailer being towed. But does not cover loss of or damage to the trailer itself.

I appreciate Mr A thinks the information about cover in relation to trailers should've been prominently displayed in his policy documents. But the purpose of the summary documents is to highlight the most significant terms, conditions, exclusions and limitations. I think Mr A's policy documents do this. It's not possible to draw attention to everything in a summary, but the summary documents do clearly refer Mr A to the full terms and conditions for more information.

I've listened to call recordings of Mr A's contact with Advantage and reviewed screenshot evidence on online chats about the possibility of claiming. I can see that at one point Mr A was told that he would be covered, but this information was corrected shortly afterwards. Other information given was correct in explaining the limitations of Mr A's cover. So overall, I think £50 reasonably acknowledges Advantage's mistake, although I appreciate Mr A finds this offer unacceptable.

Finally, I appreciate that hearing he wasn't covered for the theft has come as a shock to Mr A, who's been left with a large bill from the hire company for the lost trailer. But I'm satisfied Advantage acted fairly in saying there was no claim for the incident under the policy terms.

Once again, I'm sorry to send disappointing news.

**Putting things right**

Advantage should pay Mr A £50 compensation in relation to conflicting information given when he made enquiries about claiming.

**My final decision**

My final decision is that I require Advantage Insurance Company Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 26 January 2026.

Jo Chilvers  
**Ombudsman**