

## **The complaint**

Mr S complains that Haven Insurance Company Limited has delayed settling his claim made on his motor insurance policy following the theft of his car. He wants it to settle the claim.

## **What happened**

Mr S notified Haven that his car had been stolen. But he is unhappy with the time it is taking to investigate his claim and with the updates provided. Mr S said he'd been co-operative with the investigation. He said he'd provided all the requested documents and had a video interview. And he wanted the claim settled.

Our Investigator didn't recommend that the complaint should be upheld. He thought Haven was taking reasonable steps to investigate and progress the claim. And he thought it had responded to Mr S when he asked for updates.

Mr S replied that the claim was still being investigated, some six months after he raised it. He wanted the claim settled. As Mr S didn't agree, the complaint has come to me for 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.

I can understand that Mr S is finding the claims process stressful. I was sorry to hear that it was causing him anxiety and affecting his sleep. He also said that the loss of his car has had a financial impact for him.

Haven has a responsibility to deal with claims promptly and fairly. So I've reviewed the claim journey to understand what has happened.

Mr S said he reported the theft of his car to the police and obtained a crime reference number. The police sent Mr S a message telling him that its investigation was filed as there were no lines of enquiry for it to follow. Mr S notified Haven of the theft and it promptly asked Mr S for various documents. And it asked him to take part in a video interview with its claims investigator, which Mr S complied with.

I acknowledge that it's now ten months since Mr S reported the theft. And I can understand that Mr S wants the claim settled. But our approach is that insurers are entitled to validate claims. And theft claims can take some time for the insurer to investigate. I've looked at Haven's file, and I'm satisfied that it has taken reasonable steps to investigate and progress Mr S's claim. I can't require Haven to settle the claim.

Mr S has contacted Haven regularly for updates. And I can see that it responded to him. But it explained that the investigation was still ongoing and it couldn't provide a likely completion date. I acknowledge Mr S's frustration, but I wouldn't expect Haven to contact him unless it had new information for him. So I can't say that Haven's communication has been lacking.

### **My final decision**

For the reasons given above, my final decision is 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 28 April 2026.

Phillip Berechree  
**Ombudsman**