

The complaint

Mr C complains that First Central Underwriting Limited has unreasonably refused to settle a claim on his motor insurance policy after his car was stolen.

What happened

Mr C insured his car with First Central. In January 2025 it was stolen. Mr C claimed on his policy. The police recovered the car two days after the theft but it had been stripped.

Over the ensuing months First Central took a number of steps to investigate Mr C's claim including interviewing him and asking him to provide certain pieces of evidence. Having done so, it didn't think he had done enough to validate the claim so refused to pay it. Mr C didn't think that was fair and brought his complaint to the Financial Ombudsman Service. One of our investigators looked into it. She didn't think First Central needed to take any further action. Mr C didn't agree with our Investigator's complaint assessment; so, as the matter remains unresolved, it's been passed to me to determine.

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'll add that our rules allow us to receive evidence in confidence. We may treat evidence from financial businesses as confidential for a number of reasons – for example, if it contains information about other customers, security information or commercially sensitive information. It's then for me to decide whether it's fair to rely on evidence that only one party has seen. It's not a one-sided rule; either party to a complaint can submit evidence in confidence if they wish to, and we'll then decide if it's fair to rely on it. In this case First Central has provided us with some information that is sensitive and on balance I don't believe it should be disclosed. But it's also clearly material to the issue of whether First Central has treated Mr C fairly. So, I'm persuaded I should take it into account when deciding the outcome of the complaint.

I'm very aware that I've summarised the events in this complaint in far less detail than the parties and I've done so using my own words. No discourtesy is intended by me in taking this approach. Instead, I've focused on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a, generally, free alternative to the courts. So if there's something I haven't mentioned, it isn't because I've ignored it, I haven't. Instead, I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. However, I want to impress upon the parties that I've read and considered everything on file.

I can understand that Mr C is very upset that First Central hasn't paid his claim. His evidence is that he paid a considerable sum for his car. And he took out a policy with First Central in order to protect him for an event like its theft. Also he believes he's provided reasonable answers to First Central's questions and given it the information its asked for, so he doesn't understand why First Central is refusing to pay his claim.

However, while I can understand his perspective, I think First Central has legitimate reasons to be concerned that he hasn't provided adequate evidence of his proof of purchase. I'll

explain that, as well it's requirements under the terms of its policy First Central has legal and regulatory responsibilities it must meet. And, having considered those responsibilities and the policy's terms First Central is not satisfied that Mr C has provided sufficient evidence to validate his claim. And having thought about this very carefully, as I've said above, I think First Central's concerns are legitimate. So I'm satisfied it acted fairly when it declined to pay Mr C's claim. It follows that I will not be directing First Central to take any further action regarding Mr C's complaint.

My final decision

For the reasons set out above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 March 2026.

Joe Scott
Ombudsman