

complaint

Mr C has complained that Sabre Insurance Company Limited has acted unfairly by not paying his car insurance claim.

background

Mr C took out an insurance policy with Sabre in March 2016 for his van. But Mr C's van caught fire and was declared a total loss. So he tried to claim on his insurance policy in October 2016. But Sabre didn't accept the claim as it said that Mr C had provided inaccurate information about the van's body type. Sabre has said if the correct information had been provided it wouldn't have provided cover.

Mr C says when he was looking for a suitable insurance policy he used a quotation website and was asked to enter his van's registration number. He says the description of the van which was generated matched the description listed in the V5 document. So he didn't have any reason to believe he'd provided incorrect or inaccurate information. He said he wasn't asked to provide information about the van's body type but if he had have been he would've said it was a 'tipper'.

Sabre has said that Mr C was asked to select the make and model of the van before he was asked to enter the registration number. At that stage it said he would've been re-directed to the website where it asks customers to clarify the body type of the vehicle, by a drop down list. So Sabre says Mr C had an opportunity to ensure he provided accurate information and because he didn't, his insurance policy was null and void. But Sabre said it would've refunded the premiums Mr C paid after it had deducted the storage and recovery costs it incurred.

An investigator at our service looked into the complaint but didn't recommend that it was upheld. Mr C was unhappy with this. He felt Sabre should settle the claim, pay for the loss of his personal items that were in the van and pay towards his rental fees. So the case was passed to me to consider.

my findings

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 don't think Sabre needs to do anything further. I will explain why.

After reviewing the van's V5 document I'm satisfied that the body type of the van was categorised as a 'Dropside'. I appreciate that Mr C has said he didn't make any modifications to the van and that the previous owner has also confirmed this. I can't be certain that the van wasn't purchased with a tipping mechanism or if this was a modification. But in any event I'm satisfied that Mr C was aware the van had a tipping feature.

I understand that Mr C's said he wasn't asked to specify the body type of the van. But Sabre has provided me with evidence to show the process Mr C would've gone through in order to have obtained insurance cover. I'm satisfied that Mr C would've been asked to select an option from a drop down box to describe the van's body type. And 'Tipper' formed part of the drop down list. Mr C has confirmed he was aware that the van had this feature, and that he would've selected it if he'd had the option to. As I can see there was an option to select 'tipper' I think it's reasonable to suggest that by him not selecting this option he wasn't providing accurate information.

Sabre's also provided evidence to suggest that if this information had been provided, it wouldn't have offered cover. This is because it didn't cover vehicles with a 'tipper' body.

So because Sabre wasn't provided with accurate information which Mr C was aware of at the time he took the policy out, I think it is reasonable that it declined Mr C's claim. I appreciate that Mr C has asked for his personal possessions which were in the vehicle when it caught fire, to be replaced. But I think Sabre's decision to decline Mr C's claim is fair and so it wouldn't be reasonable to ask it to do this, or to contribute towards Mr C's rental fees. Sabre did offer to reimburse Mr C's premiums, which came to £353.71. But Sabre incurred costs of £400 for recovery and storage charges. So I don't think Sabre needs to do anything more.

my final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 28 July 2017.

Jade Rowe
ombudsman