

complaint

Ms M complains that Ageas Insurance Limited should pay her claim on a motor insurance policy.

background

Ms M reported to her insurer that - six months previously - her vehicle had broken down shortly after she refuelled it. She complained that her insurer wouldn't pay for repairs until she provided further information.

The adjudicator didn't recommend that the complaint should be upheld. She thought that Ageas' requests for documents were reasonable. And she didn't think it had broken data protection law.

Ms M disagrees with the adjudicator's opinion. She says, in summary, that her garage gave Ageas all the information it needed.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Ms M's repair garage said contaminated diesel had caused the complete failure of the engine and fuel system and the cost of repair was £2,390.

Ageas asked for more information about the incident. It also asked for copies of the vehicle registration document, Ms M's driving licence and a current utility bill.

Ageas spoke to the garage. I haven't seen any evidence that it disclosed any of Ms M's personal information.

Whatever the garage may have said on the telephone, I don't think it's unreasonable that the insurer required confirmation in the form of a written letter or email.

I keep in mind the policy terms requiring Ms M to provide documents and information to Ageas.

And overall, I don't think Ageas treated Ms M unfairly by saying that it couldn't proceed with the claim without the information it had asked for.

I don't think it would be fair and reasonable to order Ageas to meet the claim without such information.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Ageas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 18 February 2016.

Christopher Gilbert
ombudsman