

complaint

Mr R has complained about Zurich Insurance plc's handling of a third party claim made against his motor insurance policy.

our initial conclusions

The adjudicator did not recommend that the complaint be upheld. She was satisfied that Zurich had investigated the claim and that there was no evidence to suggest that Zurich had settled the claim unfairly. She felt that the £500 offered by Zurich was a generous offer of compensation for the poor customer service Mr R had received but did not consider that Zurich had settled the claim unfairly.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr R and the business have provided.

Mr R has not denied that he reversed into the third party vehicle however he believes that the third party vehicle was black. Zurich has settled a claim from a third party whose vehicle is dark blue. Mr R has suggested that this casts doubts on the validity of the claim. I have considered the circumstance of the claim very carefully. There is no evidence to suggest that Zurich has settled the claim unfairly. The details provided by Mr R when he reported the claim are consistent with the details of the vehicle which Mr R believes to be dark blue, rather than black in that its registration number remains the same. I am also mindful that within correspondence between Mr R and Zurich, Mr R suggests that the third party vehicle may have even been silver. I have also considered the customer service Mr R has received and note that Zurich has paid Mr R the sum of £500 compensation for the distress and inconvenience it caused him. I consider this to be adequate.

For the reasons above it is my final decision that I do not uphold this complaint and I make no further order against Zurich Insurance plc.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr R either to accept or reject my decision, before 12 November 2013.

Rona Doyle

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.