

complaint

Mr U complains that First Central Insurance Management Limited dealt badly with a claim he made on his motor insurance policy.

background

Mr U's car was written-off following an incident at the end of June 2014. First Central didn't pay him for it until March 2015. Mr U says during that time he lost income, as he couldn't take on some work. He also says he had to take time off. He had to pay interpreters to assist him with calls to First Central. Mr U says as a result of his experience with First Central he suffered stress and ill-health. He thinks he's due compensation for that as well.

Our adjudicator thought much of the delay wasn't First Central's fault. He noted it had recognised it caused *some* delay. It had paid Mr U £100 for that. He asked Mr U to send him details of any sums he'd paid out because of the delayed claim, or any medical evidence. Mr U didn't do so. The adjudicator told Mr U that as his policy didn't include business use, he couldn't claim for loss of earnings.

Mr U disagreed with the adjudicator's view, so the complaint was passed to me for review.

my findings

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

There's no dispute that for the first two months the police held onto Mr U's car. First Central declared the car was a total loss in September 2014. It's accepted that it didn't move the claim on for the next two months. I think it gave Mr U a fair sum for that. In November 2014 First Central asked Mr U for vital documents, including the car's V5 registration form. He didn't respond to that request or to a reminder sent in December 2014.

During a conversation in January 2015 Mr U told First Central that he wanted payment for the car before sending in the car's V5 form. First Central finally received the document from him on 22 January 2015, but it then had to check a query about the address set out on the form. I think it was reasonable for First Central to look into that. As Mr U had finance on the car, First Central also had to deal with the finance company. That took time, too.

The claim was settled on 2 March 2015, around six weeks after the V5 document was received by First Central. I agree with the adjudicator that First Central *probably* could have moved the claim on more quickly than that. However, given the enquiries that had to be made, I don't think there was a delay justifying compensation. Mr U contributed to the overall delay in settling the claim himself, and I don't think First Central should pay any more for it.

Turning to Mr U's losses, he says he paid interpreters to deal with First Central on his behalf. As the adjudicator's already pointed out, most of the calls to First Central about Mr U's claim were made by men. The callers identified themselves as Mr U. No reference was made to interpreters. I don't think the fact that the male callers had different voices assists Mr U's case. Mr U simply can't show he paid for interpreters. When the adjudicator asked, Mr U said he didn't collect receipts from them because he trusted the insurance company. That means there's no evidence for us to look at on this point.

Mr U also says he lost days off work because of the amount of time it took to deal with First Central over the phone. That included travelling to meet interpreters to make the calls with him. Again, there's no evidence of the last point. I don't think the number of calls Mr U had to make to First Central was excessive. The calls were short. It certainly doesn't look as though making those calls would have required days off work. Mr U hasn't provided any evidence to the contrary.

Mr U's policy didn't cover using the car for business. For that reason, even if he'd provided us with evidence of losing work because he couldn't travel, he couldn't make a claim for those losses. In any event, it seems Mr U had another car from October 2014.

I have no doubt Mr U was distressed by the loss of the car and the claims process. He says he became depressed and had to seek medical assistance. Again, he hasn't provided any evidence of that, or the cause of his illness. As stated above, I think First Central compensated him for the period when it could have moved matters on more quickly. Despite Mr U's distress and state of health, I don't think there's any basis for me to require First Central to pay him further compensation.

my final decision

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 U to accept or reject my decision before 11 January 2016.

Susan Ewins
ombudsman