

complaint

Ms D has complained about Skyfire Insurance Company Limited's service following a claim being made against her motor insurance policy.

Reference to Skyfire includes its agents.

background

In October 2018 Skyfire emailed Ms D to say that another insurer had told it Ms D had been at fault for an accident. Ms D rang Skyfire and told it she hadn't been in an accident. Skyfire sent an independent engineer to examine Ms D's car. He examined the car four days later. On the same day the other insurer said that it had made a mistake with the registration of the car involved in the accident and it wasn't Ms D's car. Skyfire removed any record of the claim from Ms D's insurance record.

Ms D bought her complaint about Skyfire's handling of the matter to us. Our adjudicator didn't think Skyfire had done anything wrong. Ms D didn't agree so her complaint's been passed to me to decide.

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'm not going to uphold it.

I can understand how stressful and frustrating Ms D found being accused of being at fault for an accident when she knew he hadn't been in one. But I don't think this was Skyfire's fault. I think it was reasonable for Skyfire to get Ms D's version of events before it decided whether or not to defend the claim. Until it had contacted her it couldn't know for certain whether she'd been in the accident or not.

But, as well as contacting Ms D, Skyfire wrote to the other insurer to defend the claim and to try to get further details of the allegations. It also instructed an independent engineer to inspect Mr D's car. I think that was the right thing to do. That's because if an engineer could confirm that there was no signs of damage to Ms D's car and no sign of recent repair then that would be compelling evidence with which Skyfire could defend the claim. Ms D sent Skyfire images of her car to show it hadn't been damaged. But I'm aware that most insurers, and indeed the courts, would find an independent engineer's report more persuasive than pictures taken by a policyholder. And I can see that Skyfire took action to arrange an engineer's inspection as quickly as it could. I think that was reasonable. And only days later Skyfire confirmed that the complaint had been closed down and removed from Ms D's insurance history.

Ms D said that Skyfire told her that her car wouldn't be insured until the engineer had inspected her car. But I think she's mistaken. I've listened to the relevant calls and I haven't heard Skyfire give Ms D any indication that her car would be uninsured pending the engineer's report. So it's not clear why Ms D believed that was the case, but I don't think it was because of anything that Skyfire did.

As I've said above I do understand that Ms D was both unhappy and put to some inconvenience because Skyfire needed to be able to defend the claim. But I don't think that it did anything unfair or unreasonable.

my final decision

For the reasons set out above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 30 April 2020.

Joe Scott
ombudsman