

summary

Mr L complains about Allianz Insurance Plc's decision to reject a claim he made after he lost his car keys abroad.

Mr L also believes his policy was mis-sold but as it was not sold by Allianz Insurance Plc this can only be looked at against the seller of the policy.

background

Mr L submitted a claim after he lost his car key whilst abroad but Allianz rejected it as the terms and conditions of the policy requires personal information, or the registration details of the car, to be lost with the key in order for a claim to be met.

An adjudicator explained that Allianz was entitled to rely on the terms of its policy and as no identifying information was lost with the keys then its rejection of the claim was fair. He explained that if Mr L was unhappy about the sale of the policy he should complain to the business that sold the policy.

Mr L did not agree with the adjudicator's assessment and so the complaint has been referred to an ombudsman.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

As the adjudicator explained I am not able to look at the sale of the policy in this decision as Allianz was not responsible for the sale. I am satisfied that Allianz acted fairly and in line with the policy terms when deciding that the claim was not covered under the policy. The policy requires there to be some identifying information with the key when lost before Allianz is required to provide cover. In Mr L's circumstances there was no such information so therefore the policy didn't cover his situation. Whilst Mr L makes specific reference to some documentation that he says was misleading this can only be looked at against the business that provided the documentation and sold the policy, which wasn't Allianz.

I appreciate Mr L's frustration at having to deal with several businesses when corresponding about his claim. However, this is not unusual with the type of policy that he had especially given that the seller and insurer are different entities. Therefore, I make no financial award for the delay or frustration.

my decision

My final decision is that I do not uphold this complaint.

Sean Hamilton
ombudsman