

## **complaint**

Mr R complains that UK Insurance Limited ("UKI") didn't obtain CCTV footage about an accident involving his car. He says also their investigation of this matter caused him distress.

## **background**

Mr R's car was damaged in an accident. He asked UKI to obtain CCTV footage, which he said showed how the damage was caused. UKI tried to obtain the footage but it was never received. Mr R feels he had to chase UKI to apply for the footage and they failed to keep him properly updated.

UKI says it made reasonable efforts to obtain the footage but it was lost in the post. They've acknowledged that Mr R did call them several times.

Our investigator considered the complaint. He thought UKI had done enough to get the footage but agreed that they could've handled things better. He said UKI should pay Mr R £100 to put things right. UKI disagrees with this, so the matter has come to me for a decision.

## **my findings**

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

I've looked through UKI's records and listened to calls between them and Mr R. I've taken into account the points raised by Mr R, but I can see that UKI asked the third party for the CCTV footage and discussed what was seen on it with them. It wasn't unreasonable for UKI to rely on the third party sending them the footage and I can see a pre-paid envelope was provided. I agree with our investigator that it's not fair to hold UKI responsible for the CCTV footage not being received. Mr R accepts the footage didn't show the registration number of the lorry anyway.

Having listened to the calls, it's clear that Mr R had to chase to get updates. Mr R was concerned that time was important in this case as the CCTV footage was only going to be held by the third party for a limited period. It's clear from the calls that he was worried and he felt he was driving the investigation. I think UKI could've handled things better with Mr R and they've acknowledged they failed to call him back when they said they would.

Our investigator recommended £100 for the trouble and upset this caused Mr R. Taking everything into account, I think that's a fair amount in addition to the £20 already paid.

## **my final decision**

For the reasons I've given, I'm upholding this complaint about trouble and upset caused to Mr R. I direct UK Insurance Limited to pay Mr R £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 12 September 2016.

Sarah Tozzi  
**ombudsman**