

## **complaint**

Mr M has complained about Allianz Insurance Plc. He isn't happy with the way it handled a claim under his motor insurance policy.

## **background**

Mr M's car was damaged in December 2014 and he made a claim to Allianz. His car was struck by an unidentified third party in a restaurant car park. They just drove off. A witness told Mr M of the incident but they didn't have any of the third party car details.

Mr M isn't happy that Allianz failed to secure the CCTV from the restaurant. He's also unhappy that he wasn't provided with a suitable courtesy car. And that he was given two separate courtesy cars. Allianz said its service was poor and offered Mr M £50 by way of compensation.

Our adjudicator partly upheld Mr M's complaint. He agreed that Allianz's service was poor. And that its investigation, especially the retrieval of the CCTV, wasn't good enough. But, he didn't believe that this affected the identification of the third party. This was because there was independent evidence saying that the third party's registration couldn't be read from the CCTV. But he thought that Allianz should pay Mr M £150 compensation to cover the poor service and the failings in relation to the courtesy cars provided.

As Mr M didn't agree the matter has been passed to me for a final 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 can understand why Mr M is unhappy. I say this as the retrieval of the CCTV and the investigation around the accident was poor. It must be very frustrating to know that CCTV footage of the incident was in existence only to be damaged during the retrieval process.

But I'm satisfied, on balance, that the CCTV didn't reveal the registration number of the car that struck Mr M's. As such, I don't think that this error has affected the settlement of Mr M's claim. Had the car registration been available on the footage then this would have affected the settlement but there is independent evidence that this wasn't available. I have no reason to doubt this.

But, I agree with the adjudicator that the service provided here was poor. It must have been inconvenient for Mr M to have been provided with a number of courtesy cars during the repair of his car. Although the size of the cars provided was in line with the policy I agree that Allianz should pay £150 compensation to Mr M.

## **my final decision**

It follows, for the reasons given above, I partly uphold this complaint. I require Allianz Insurance Plc to pay Mr M £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 February 2016.

Colin Keegan  
**ombudsman**