

#### complaint

Mr and Mrs L complain about the handling of a claim made under their home insurance policy by Liverpool Victoria Insurance Company Limited ("LV").

#### our initial conclusions

Our adjudicator didn't uphold the complaint. He thought LV's payment of £75 compensation was appropriate.

#### my final decision

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

Mr and Mrs L made a theft claim following a burglary. Mr L initially told LV the deadlock on the front door hadn't been in use at the time of the burglary. LV explained the claim wouldn't be covered as the policy's security requirements hadn't been complied with. The next day Mr L told LV that the deadlock *had* been used. LV appointed an insurance investigator to carry out further investigations into the claim. I can understand why LV chose to do this, given that it seemed Mr and Mrs L had changed their evidence after their claim was refused.

Mr and Mrs L didn't agree to meet with the investigator, so LV put a hold on their claim. After bringing their complaint here and speaking with the adjudicator, they agreed to allow the investigator to look into their claim. I understand the claim is now moving forwards.

Whilst I appreciate Mr and Mrs L felt they hadn't done anything wrong, LV was entitled to appoint an investigator to look into the matter before it made a claims decision. So I don't find that LV was at fault for the delays with this claim. I accept there were a few things that LV could have done better, but I think its compensation offer of £75 was fair in the circumstances.

#### **My final decision is that I don't uphold this complaint.**

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs L either to accept or reject my decision before **30 December 2015**.

Chantelle Hurn-Ryan

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.