

## **The complaint**

Mr A has complained about U K Insurance Limited. He isn't happy that it turned down a claim under his motor insurance policy.

## **What happened**

Mr A made a claim under his motor insurance policy after his car was stolen. But when UKI looked into the circumstances surrounding the claim it turned it down. This was because it didn't think the theft occurred as Mr A described and so it turned down the claim.

As Mr A was unhappy about this he complained to UKI, but it maintained its position. UKI said there were clear discrepancies in the claim, and it didn't believe the theft happened as Mr A described. So, Mr A complained to this Service.

Our Investigator looked into things for Mr A but didn't uphold his complaint. He didn't think UKI had done anything wrong in declining the claim. And he thought the time it took to investigate the claim was reasonable.

As Mr A didn't agree the matter has been passed to me for review.

## **What I've decided – and why**

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 don't think this complaint should be upheld. I know this will come as a great disappointment to Mr A, but I'll explain why.

I think it's important to explain I've read and taken into account all of the information provided by both parties, in reaching my decision. If I've not reflected something that's been said in this decision it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless it's relevant to the crux of the complaint.

I don't propose to go over the finer detail of the issues here as both sides are fully conversant with the claim and what happened. Ultimately, I can't say UKI has acted unreasonably in turning down the claim given the clear discrepancies identified.

Although I can understand why Mr A wants his claim paid and he feels that the decline of his claim was drawn out. UKI had to undertake a thorough investigation into the theft and given the questions it had around the claim this took a few months, but in the circumstances I don't think this was unreasonable. I say this as I think the evidence overall has presented understandable questions around the claim.

Mr A said his car was stolen from outside his home address after he'd been out for the evening with his wife. And the car was crashed a few miles away from his property later that evening. The driver of the car was seen by a witness and is described as similar in appearance to Mr A, and they locked the car as they walked away from the vehicle.

It took Mr A over 24 hours to report the theft of his car to UKI and I can understand why UKI have questioned this, especially given the car was reported stolen to the police far earlier. And the car didn't have any theft related damage. I take Mr A's point that cars like his can be stolen without a genuine key, but the thief looked to lock the car, suggesting the use of a genuine key as opposed to grabbing a signal, and I can understand why UKI would question why a thief would look to lock the car.

Turning to the reporting of the theft. Mr A didn't tell UKI about the claim promptly and when he did he didn't tell it about CCTV cameras and ring doorbell cameras that were in the area (including at his own address). I know Mr A has said this wasn't his responsibility and that was a matter for the police and his insurer. But I would expect a bit of cooperation from Mr A and that he would want to be as helpful as possible to UKI and the police, so I find this surprising. Indeed, I note UKI asked to gain a statement from Mr A's wife during the early stage of the claim, but this wasn't forthcoming initially although I note that a statement was provided after the claim was turned down.

Ultimately, given the various concerns UKI had around the claim and the lack of evidence to support the theft of Mr A's car without the use of a genuine key I can't say it has acted unreasonably. There was no theft related damage to the car or at the scene. I know cars like Mr A's can be stolen using other technology, but I find it difficult to believe that the car was stolen, crashed, and securely locked within a relatively short distance from Mr A's house given the level of effort the criminals would require to take the car in the first instance.

Finally, I know Mr A has questioned why he has had to pay his policy premium. But his car was on cover, even after it was returned to him, and he was looking to make a claim under his policy in relation to the theft. So, I don't think UKI has acted unfairly here either.

### **My final decision**

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 26 July 2024.

Colin Keegan  
**Ombudsman**