

The complaint

Mr G has complained about Ageas Insurance Limited's decision to reject a claim he made under his car insurance telematics policy.

What happened

Mr G bought a telematics car insurance policy with Ageas. He was involved in an incident and made a claim to Ageas.

Ageas rejected the claim because it said Mr G hadn't met one of the terms of the policy. The app Mr G was responsible for to record telematics data didn't record any data when the incident happened. Mr G said the app deleted itself from his phone and he didn't know.

Mr G brought his complaint to us as Ageas didn't uphold it. Our Investigator didn't recommend the complaint should be upheld. He didn't think Ageas had done anything wrong as it had fairly applied the terms of the policy.

Mr G didn't agree and wants an ombudsman to decide. He believes it was Ageas' responsibility to tell him his app wasn't connected to the telematics box in his car.

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.

Mr G's policy with Ageas says:

"To remain insured you must ensure that your smartphone is always able to pair with your telematics tag by:

Ensuring Bluetooth is enabled during every journey.

Enabling location services for the app.

Enabling notifications for the app.

Ensuring that it is not on power saving mode and is charged to more than 10% throughout every journey.

Downloading the app and pairing to the tag if you replace your mobile phone."

So I think Ageas was clear in its policy wording what was required in order for Mr G to remain insured. It wasn't for Ageas to alert Mr G to any issues with his phone app. This was for Mr G to check before each journey.

I understand Mr G says the app from his phone uninstalled without his knowledge. But I don't think this means Ageas has done anything wrong. As there was no data recorded in line with the terms of the policy when the incident happened, Mr G was not insured by Ageas at that time.

I'm very sorry to disappoint Mr G, as I appreciate the consequences have been significant. But I think Ageas treated Mr G fairly and as it would any other customer in the same circumstances. So I'm not asking it to meet Mr G's claim.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 30 September 2024.

Geraldine Newbold
Ombudsman