

The complaint

Miss M complains about Ageas Insurance Limited's handling of her motor insurance claim.

What happened

In December 2023, Miss M made a claim under her motor insurance policy with Ageas after her car was stolen.

In January 2024, Miss M raised a complaint about the time it was taking to assess her claim. Ageas said the theft of Miss M's vehicle wasn't straightforward. Miss M had advised that her house had been broken into a week prior to the theft of her vehicle. Miss M had only realised the spare keys were stolen upon discovery that her vehicle was missing. Ageas said it had requested the police report for both incidents and it wasn't able to proceed with Miss M's claim until it received this. It said in the meantime it would send its own inquiry agents to take a statement from Miss M.

Miss M remained unhappy and brought her complaint to our service. Our investigator considered the progress of Miss M's entire claim, which Ageas settled in March 2024. The investigator didn't think the time it took for Ageas to resolve Miss M's claim was unreasonable. But she thought Ageas should have appointed a case handler to start dealing with the claim sooner. She recommended Ageas pay Miss M £75 to compensate her for frustration caused to her at the beginning of the claim.

Ageas disagreed with our investigator's outcome. It said there wasn't a four week wait in the claim being allocated to a case handler. It was assigned to a handler within an hour of Miss M reporting the theft of her vehicle on 6 December 2023. It provided evidence to show that Miss M didn't provide documents it had requested to validate her claim until 28 December 2023. It spoke to Miss M to discuss next steps on 3 January 2024, which was within three working days of her supplying the documents.

Our investigator accepted what Ageas said, but she still thought £75 was fair and reasonable to bring the matter to a close for Miss M. She said Miss M had to call and chase Ageas for updates several times throughout the whole of January, which caused her some inconvenience. She felt Ageas should have been more proactive in communicating with Miss M.

Ageas acknowledged that Miss M contacted it several times in January 2024, but it said that in each call it had provided updates and had been proactive with the case. It said it was not a straightforward case and although Miss M provided it with falsified documents, it had acted in a prompt manner to resolve it. Ageas felt the timescales were fair. Miss M also disagreed with our investigator's outcome. She didn't feel all the issues she'd raised in her complaint had been investigated and addressed fairly.

I issued a provisional decision on 28 June 2024, where I explained why I didn't intend to uphold Miss M's complaint. In that decision I said:

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

Based on what I've seen so far, I don't intend to uphold Miss M's complaint. I'll explain why.

The relevant industry rules say an insurer should handle claims promptly and fairly.

I understand that Miss M received a hire car after her vehicle was stolen due to her having taken out hire car cover as an optional extra. However, the hire car policy was underwritten by a different insurer. So, Ageas wouldn't have had any involvement in this.

I appreciate Miss M was hoping for her motor insurance claim to be resolved before her hire car cover ran out. But from what I can see, Miss M's hire car cover was for a maximum of 21 days. And it wasn't possible for Ageas to validate her claim within that timeframe.

Miss M provided documents Ageas had asked for on 28 December, which was just over three weeks after she made her claim. These included bank statements, the V5C and her driving licence. I can see Miss M asked for an update on 2 January 2024. When she called the next day, she was asked to provide another image of her driving licence because it was blurry. This was only three working days after she submitted the documents, so I don't think there was an unreasonable delay in Ageas asking her for this information.

According to Ageas' notes it asked Miss M for crime reference numbers for the house burglary and the car theft. Miss M was told it had requested a police report and would need to wait for this before proceeding.

Miss M has questioned the relevance of the police report for her house burglary. Given what Miss M had said about the circumstances of the car theft, I think it was understandable that Ageas wanted to see evidence of the burglary of her house.

It was a condition of the policy that Miss M take all reasonable steps she could to protect the car. If the thief had gained access to the key by some other means, Ageas may have had reason to decline Miss M's claim.

I can see that Miss M was in regular contact with Ageas throughout January 2024. She raised a complaint on the 5th which was responded to on the 9th. She informed Ageas that the vehicle had been recovered by police on the 10th. She was interviewed shortly after this, and a report was compiled on 12 January.

Ageas requested an analysis of the car key Miss M had provided the next day and a report for this was completed on 30 January. I can also see Miss M called for updates on 22 and 24 January.

It looks like Ageas asked Miss M for a crime reference number for the house burglary again on 31 January. It also asked Miss M for receipts to evidence the replacement of a window and locks. According to the notes, Miss M said she didn't have receipts for these and would look for bank statements to evidence her payments.

Miss M later provided an invoice in order to evidence replacement of the windows and locks. However, Ageas was concerned that this document had been fabricated. Ageas has noted that it called the telephone number on the document and the person that provided it admitted it was a mocked up document with a false VAT number. He said he'd done the work for Miss M as a friend and hadn't produced an invoice before. So, Ageas decided to repudiate Miss M's claim.

After Miss M complained about this and provided further evidence to support her claim, Ageas agreed to settle it. From what I can see, it offered Miss M a settlement for the value of her car on 8 March and raised a payment for this on 19 March. It raised a payment for personal items in the car the next day. I can see that Miss M contacted Ageas several times for these payments to be made. But this was over a relatively short timeframe.

Miss M has told us she is heavily reliant on her car, particularly as one of her children is autistic. She's had to pay for taxis and reduce the days her children are in nursery school. She says she's had to be signed off work due to stress and anxiety and this has affected her earnings.

I appreciate being without a car for has been difficult for Miss M and I'm sorry to hear of the impact on her mental health. But overall, I think Ageas' handling of her claim was fair and reasonable. The claim wasn't straightforward, and I think it was fair for Ageas to want to validate the circumstances of Miss M's loss before agreeing a settlement. Under the circumstances, I think the claim was concluded within a reasonable timeframe.

I understand my answer is likely to be disappointing for Miss M. But overall, I think Ageas has acted fairly and reasonably. So, I don't think it would be appropriate to award Miss M compensation."

I gave both parties the opportunity to send me any further information or comments they wanted me to consider before I issued my final decision.

Responses

Ageas said it was in agreement with my decision and had nothing further to add.

Miss M didn't respond to my provisional decision

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.

As neither party has provided any further information or comments, I see no reason to change the conclusions I reached in my provisional decision.

My final decision

For the reasons I've explained, I don't uphold Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 13 August 2024.

Anne Muscroft
Ombudsman