

complaint

Mr H complains that XPEKT Limited will not meet his claim.

background

Mr H took out motorcycle insurance. His motorcycle was stolen and he tried to claim. The business stated his cover was third party only, it did not cover theft. Mr H disputed this, he feels he asked for theft cover, and that the paperwork for the policy was not sent him. He complained to us.

One of our adjudicators looked in to the case but found against Mr H. He has asked for the matter to be reconsidered, so the case 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 will not be finding in Mr H's favour.

It is clear that when arranging cover Mr H obtained a number of quotes, some without theft cover. From the records of the business it seems he chose cover for third party incidents only. Although I appreciate he states he did not get the paperwork to confirm this, I cannot see that he got anything to state he was covered for theft either.

I also see the premium paid equated to a quote without theft cover. If he was expecting theft cover this would have been more expensive, and he could have noticed he was only paying the amount for a third party cover only quotation.

my final decision

Based on the evidence I have I cannot find in Mr H's favour. I make no award against XPEKT Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 February 2016.

Christopher Tilson
ombudsman