

## **The complaint**

Mr O has complained about the delays caused by Mulsanne Insurance Company Limited's claim handling agent, who I'll refer to as P, when handling his claim for a stolen van under his Commercial Motor Insurance Vehicle policy.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. I'll focus on giving the reasons for my 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.

Industry rules set out by the regulator (the Financial Conduct Authority) say insurers must handle claims fairly and shouldn't unreasonably reject a claim. I've taken these rules, and other industry guidance, into account when deciding what I think is fair and reasonable in the circumstances of Mr O's complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- The terms of Mr O's policy required him to co-operate with Mulsanne and P. And – provided their requests were reasonable as part of investigating his claim – Mulsanne and P were entitled to expect him to do this.
- I think the time it took P to allocate a claim investigator was reasonable, bearing in mind when Mr O submitted all the documents P required and the keys to his van.
- I think any delays after this were largely because of Mr O's objections to a second interview taking place.
- I think P's request for a further interview was reasonable and I think it provided the information needed for Mr O to understand why this was needed. And I think it was entitled to expect him to co-operate before it could consider his claim further.
- I appreciate Mr O suggested our investigator was not in possession of the full facts, but I'm satisfied that the evidence Mulsanne has provided is complete and it shows its and P's approach was reasonable.

It therefore follows that I do not consider it is appropriate for me to uphold Mr O's complaint.

## **My final decision**

I do not uphold Mr O's complaint about Mulsanne Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 19 December 2023.

Robert Short  
**Ombudsman**