

## **The complaint**

Mr W has complained about the service he received from AXA Insurance UK Plc on two claims he made under his Haulage Vehicle insurance policy.

## **What happened**

Mr W made claims following two accidents. There were significant delays on AXA's part in dealing with both. And he made several complaints about this. AXA issued several final responses.

We considered a previous complaint by Mr W about the handling of both claims and agreed with the offer AXA had made for the delays and its offer to consider further financial losses. And this complaint was closed on the basis Mr W was happy with what AXA had offered.

Mr W then asked us to consider this current complaint in May 2023. When he did this he submitted a complaint form in which he set out what it was about. He mentioned the fact he'd been involved in two accidents and that he was unhappy about the service he'd received on the claims. And he said he'd made a complaint on 10 January 2023 to AXA, which it hadn't responded to.

One of our investigators considered Mr W's complaint. She explained AXA had already made an offer for the delays on both Mr W's claim, which we found to be fair when we dealt with his previous complaint. So she couldn't ask AXA to make a further offer.

She explained that AXA had made a mistake when it acknowledged the complaint Mr W made in January 2023 and quoted an incorrect reference. But she was satisfied it had dealt with the issues he'd complained about in its later final responses.

The investigator also addressed an issue Mr W didn't actually raise with us when he complained in May 2023. This was regarding AXA's handling of a third party claim in that it failed to obtain CCTV footage of the accident. The investigator did this because she was under the impression Mr W wanted us to consider this. She said what AXA had paid in compensation for its handling error on this claim was fair.

Mr W didn't agree with the investigator's view. He said he'd explained to AXA when he reported the accident that CCTV footage was available and it had failed to obtain it.

He also said he had to resort to using social media to get AXA to consider his complaints and had to arrange the repairs to his vehicle himself. And the basis of his complaint in January 2023 was that he'd had to go to great lengths to get AXA to consider his complaint.

## **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 agree with our investigator that Mr W's complaint should not be upheld.

As our investigator has explained, AXA has already addressed Mr W's complaints about the impact delays in dealing with his claims had on him. And we considered a complaint about these issues and said we thought what AXA had offered to do was fair. So, I am unable to consider anything further in relation to these claims.

AXA also dealt with Mr W's other complaint about it not obtaining the CCTV of his accident in November 2022. It explained that Mr W did not mention the CCTV when he reported the accident in writing. And, even if he did mention it later when he spoke to a claim handler, it would have been too late to obtain it at this point. AXA realised it hadn't actually explained this to Mr W, so it paid him £150 in compensation. And I am satisfied this is fair.

Our rules do not permit me to consider complaints which relate purely to complaint handling. And it seems this is the other thing Mr W is complaining about. I say this because he's mentioned having to raise the fact he was complaining through social media and with his MP. And he's also mentioned the fact AXA failed to deal with the complaint he made in January 2023 and provided him with an incorrect reference. I think these things all concern complaint handling, so they are not things I am able to comment on.

### **My final decision**

For the reasons set out above, I've decided not to uphold Mr W's complaint about AXA Insurance UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 4 January 2024.

Robert Short  
**Ombudsman**