

The complaint

Mr R complains about how Hastings Insurance Services Limited (Hastings) dealt with his new motor insurance policy.

What happened

Mr R took out motor insurance with Hastings. As part of its validation checks process, Hastings asked him for information about a previous claim. Mr R sent Hastings a copy of the letter confirming that the accident that led to the claim wasn't his fault, but Hastings wouldn't accept it in the format Mr R had sent it, and asked for a copy in a different format.

Mr R wasn't happy with this and complained to Hastings. Hastings said Mr R had taken the policy out via a price comparison website and when the policy came through to Hastings, it underwent validation checks as previous quotes Mr R had run had different information about the previous claim. Hastings said it had requested evidence of Mr R's claims history from him as the previous insurer wouldn't provide this information. Hastings said the onus was therefore on Mr R to provide the information requested and in an acceptable format.

Mr R wasn't happy with Hastings's response and complained to this service. Our investigator didn't uphold his complaint. He said Hastings hadn't acted unreasonably by asking Mr R to provide information about his claim history from his previous insurer. He said the information Hastings wanted and the format they wanted it in wasn't unusual or onerous for Mr R to provide.

Mr R wasn't happy with what the investigator said and so his complaint has been passed to me. Mr R wants Hastings to pay him £100 compensation.

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.

I don't uphold Mr R's complaint. I'll explain why.

Hastings told this service that it often requests validation information based on previous quote data where it identifies that differing information has been entered to that which was inceptioned, to ensure that policies are not being created either fraudulently or against levels of risk which are inappropriate, as is common practise throughout the industry.

Hastings said not all insurers are willing to share claims information with it directly and it prefers to obtain the claims information from the customer to ensure they are involved in their data being shared. Hastings said Mr R's previous insurer is one of the insurers that won't share any claims or convictions data with it directly.

Hastings has also told this service that its fraud team is able to identify if a document in its preferred format has been edited to demonstrate more favourable claims data, which is why this format is requested.

Mr R's insurance policy documents with Hastings state:

"Documents we may ask for

It's a condition of your Policy that you supply us with any information or documents that your Insurer may ask to see to support the details you gave when you applied for your Policy."

So in the circumstances of this case I think it was fair and reasonable for Hastings to ask Mr R to provide information about the previous claim and in its chosen format.

My final decision

For the reasons given above I don't uphold Mr R's complaint. So I won't be asking Hastings Insurance Services Limited to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 20 September 2023.

Sarah Baalham
Ombudsman