

The complaint

Mr H complains about how Tradex Insurance Company Limited ("Tradex") handled and declined a claim under his motor insurance policy.

What happened

Mr H had a motor insurance policy arranged through Tradex covering his car, which he uses for his job as a private hire driver.

His car was damaged in November 2022 and he made a claim. Tradex looked into his claim and asked Mr H for more information about his ownership of the car so it could satisfy itself about his circumstances.

There was a series of correspondence between Tradex and Mr H about this and other matters.

Tradex didn't receive the information it said it needed and it declined Mr H's claim.

Mr H complained about the time it took Tradex to carry out its checks and that it hadn't settled his claim.

He brought his complaint to this service. He asks that his claim is settled, plus compensation for his loss of earnings and for his distress and inconvenience. Our investigator looked into it and said he didn't think it would be upheld. He said he thought Tradex acted fairly in its request for information and it had a duty to validate claims.

Mr H didn't agree with the view and asked that his complaint was reviewed by an ombudsman. So it has been passed to me to make a final 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.

Having done so, I'm not upholding Mr H's complaint. I'll explain why as I appreciate this will be a considerable disappointment for him

It's not the role of this service to decide if a claim should be paid. We look at whether the insurer has acted fairly and reasonably in how it's dealt with a claim and whether it's reached a reasonable result.

It's Tradex's responsibility to validate any claims made, and it's Mr H's responsibility to co-operate with Tradex and provide it with the information it reasonably needs to validate and handle his claim.

I can see from the file that Tradex asked Mr H for further evidence about his circumstances in November 2022 and that Mr H supplied it. Tradex then carried out further investigations about how Mr H had originally bought the car. And I can see this involved setting up

interviews with third parties.

Tradex has said why it needed to carry out those investigations and I don't think its reasons are unfair. I've also looked in detail at the timescales Tradex used to check and verify the results of its validation and investigation work. Again, I can't say Tradex acted unfairly in how it progressed the claim.

Ultimately Tradex wasn't able to validate the information to its satisfaction and so it wasn't able to progress Mr H's claim.

It's important I say that Tradex has said if further information is supplied in future then it will review it and potentially deal with the claim.

But I don't think Tradex has acted unfairly in how it's handled Mr H's claim or the decisions it's made.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 January 2024.

Richard Sowden
Ombudsman