

The complaint

Mr I has complained about UK Insurance Limited's (UKI) decision to decline his claim under his car insurance policy.

What happened

Mr I contacted UKI to make a claim at the beginning of November 2022. He said he'd hit a deer and that his car went into limp mode after this because there was damage to the gear box. UKI arranged for the bodywork on Mr I's car to be repaired and investigated his claim. It then declined it on the basis it was fraudulent. And it said it would be recovering its outlay on the claim from Mr I. This was because it thought the evidence suggested the incident Mr I was claiming for had not happened on the day he said it did. UKI thought it happened around a month before this and that Mr I was trying to claim that the damage to his gear box was caused in an accident when it wasn't.

Mr I complained to UKI about it declining his claim and the delay on its part in reaching its decision to do so. UKI wouldn't alter its stance. So Mr I asked us to consider his complaint. One of our investigators did this and explained why she didn't think it should be upheld. This was because she was satisfied, based on the evidence available, that UKI was entitled to turn down Mr I's claim and recover its outlay. And that the time it took to investigate it was reasonable.

Mr I didn't agree with the investigator and asked for an ombudsman's 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've decided not to uphold it for the same reasons as our investigator. This is because I consider UKI's decision to decline Mr I's claim and recover its costs is reasonable and I see no reason to interfere with it. I also think the time it took to investigate the claim was reasonable. I've set out why I think this below:

- When Mr I called his roadside assistance provider he did not mention the problem happened after he'd hit a deer. This suggests to me the incident had not just happened at this point. I appreciate Mr I has said he mentioned hitting a deer to the operative who came out, but it is not in his notes, so I think it is unlikely Mr I did mention it.
- Mr I's version of events in his conversations with UKI and its agent were inconsistent, which suggests the incident he claimed for didn't happen in the way he suggested.
- I do not think the Pedestrian Protection System (PPS) on Mr I's car could have been activated in the incident as described by him in November 2022, as it had been disabled, probably as a result of a previous incident. Also, Mr I said it went off in an incident in October when he narrowly missed a deer. And I don't think this would have happened based on the expert evidence I've seen. This adds weight to the view that Mr I's version

of events isn't what actually happened.

- It did take UKI some time to investigate Mr I's claim and decide whether to accept it. And in this time repairs to his vehicle were carried out. But I think the time it took was reasonable in the circumstances and was a result of the lack of credibility of Mr I's version of events.

In summary, I'm satisfied UKI's decision to decline Mr I's claim and recover its costs is reasonable. I also think the time it took to investigate the claim was reasonable.

My final decision

For the reasons set out above, my final decision is that I do not uphold Mr I's complaint against UK Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 23 November 2023.

Robert Short
Ombudsman