

The complaint

Mr W has complained about the excessive delay in settling his claim for the theft of his motorbike by West Bay Insurance Plc under his motor policy.

What happened

Mr W's motorbike was stolen from his garage in August 2022 all of which was seen on CCTV. Sadly, his motor bike was then involved in a fatal accident, which obviously complicated matters as it was recovered by the police as evidence.

Mr W complained about the delays by West Bay of keeping him informed and ultimately dealing with his claim. West Bay ultimately agreed its service could have been better and paid him a total of £350 compensation. However, the settlement for the loss of Mr W's motorbike continued to be delayed. Mr W then brought his complaint to us.

Throughout the time of the investigator's investigation, and shortly before he issued his view in June 2023, West Bay then paid Mr W the settlement for his stolen bike. The investigator was of the view that Mr W's claim could have been processed much more quickly notwithstanding the delays caused by the fact it was involved in a fatal accident. So, he thought West Bay should pay Mr W a further £150 compensation making the total £500. Mr W was happy to accept this.

West Bay however didn't agree, so Mr W's complaint has now been passed to me to decide.

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 upholding this complaint along the lines of the investigator's view. I'll now explain why.

Mr W's complaint is simply one of delay in processing his claim. It was slightly more complicated in that the motorbike was recovered by the police and there was some delay there in being able to get the motorbike to West Bay's salvage agents for assessment. However, this happened in March 2023, but Mr W didn't receive settlement of his claim until June 2023. Notwithstanding that, the police were also happy to let an engineer inspect the motorbike whilst it was still in their custody, but West Bay didn't avail of that opportunity. Further there seemed to be some confusion over whether Mr W's motorbike had a Thatcham approved immobiliser. But Mr W was always clear his motorbike didn't come with one and he had never been told he needed one. Further Mr W explained all this at the outset.

So, taking all this together – more especially the fact that West Bay itself conceded it had overly delayed in dealing with Mr W's claim, I consider the further compensation initially suggested by the investigator to be fair and reasonable. I do consider the excessive delays,

more especially in settling Mr W's claim is worthy of a total of £500 compensation. It's in line with our awards generally on such matters and is in line with other awards I have made in similar circumstances.

My final decision

So, for these reasons, it's my final decision that I uphold this complaint.

I now require West Bay Insurance Plc to pay Mr W a further £150 compensation ensuring that the total he now receives is £500.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 16 November 2023.

Rona Doyle
Ombudsman