




Financial
Ombudsman
Service

KEEP COVERED

Many consumers aren't fully aware of what their car insurance covers. The experts at the Financial Ombudsman Service highlight the issues that can arise...

 You're left the house in a rush and jumped in the car – only to realise you've left something behind and need to run back for it.

It may be tempting to leave the car keys in the ignition with the engine running – particularly in cold weather. But it's worth remembering that your motor insurance policy may not cover you if your car is stolen in these circumstances. Each year the ombudsman service handles more than a hundred complaints about insurance claims that have been turned down because the keys have been left inside the vehicle.

GETTING CARRIED AWAY

James Garrett recently referred his complaint to the ombudsman service after his insurance claim for his stolen car was turned down. James, who is

from Stirling, parked on his driveway and got out, leaving the car's engine running and the door open, while he turned his back to lift up his garage door. As he did this, he heard a noise and looked round to see someone jump into his car and reverse away at high speed. Although he was very close to the car, he was unable to stop it from being stolen.

The insurance company turned down the claim, as they did not cover theft where "the car is left unattended or unoccupied and the keys are not removed from the car". James was very upset with this, so he referred the matter to the ombudsman. The Financial Ombudsman carefully considered the wording of James's policy and the circumstances of the theft – it was clear that James had remained with his car, so it had not been left "unattended", and the ombudsman therefore told the insurance company to pay the claim.

LOOK OUT!

This was quite different to the case of Hugh Davies, from Strathclyde, who had left his keys in his car while he went back inside the house to answer a phone call. Hugh only noticed his car had been stolen when he went back outside 15 minutes later. In this case, the ombudsman explained to Hugh that the insurance company was within its rights to turn down his claim.

If you do need to make an insurance claim, you should find that your insurer deals with matters swiftly and efficiently. But if things don't go smoothly, the Financial Ombudsman Service may be able to help. Set up by law, it provides a free service and has official powers to settle complaints on a wide range of financial matters.