

Carnivals, Melas & the Ombudsman

Mukhtar Singh-Rai joined the Financial Ombudsman Service – the free service that settles complaints between consumers and financial firms – when it was set up by law back in 2001. Mukhtar is one of a small team of technical experts who goes out into the community to explain the ombudsman's role in resolving a wide-range of complaints – from pet insurance and pensions to mortgages and motor insurance.

As part of his role, Mukhtar takes part in melas and carnivals around the UK. Network News tracked him down to find out more ...

"People are sometimes surprised to see me and my ombudsman colleagues at melas and consumer shows," he says. "But it's a great opportunity to let people know about the ombudsman service and what we can do to help. You'd be amazed at the number of people who come up to me with a problem that

they want to sort out with a bank, insurance company or finance firm – but they're unsure how to go about it.

In most cases, they just need to be pointed in the right direction and the firm can resolve matters for them, without the ombudsman's formal involvement. But if they aren't able to sort matters out themselves, people are reassured to know that the ombudsman service is there – as an independent expert with real powers, who they can turn to.

If you are going to be at the Glasgow, Oldham or Newcastle-upon-Tyne mela over the summer - come and meet us and find out more about the ombudsman!"

Some complaints recently investigated by the ombudsman

Stolen watches

In a case the ombudsman recently investigated Jay Khan from Manchester, returned home from work one

day to discover a number of items had been stolen from his home – including an antique watch that had been an important family item that had been handed down to him by his great-uncle. He contacted his insurance company to make a claim.

While the insurer said it was prepared to meet the claim, it insisted that Mr Khan replaced the item from a specific retailer. Mr Khan visited the shop, but they did not stock any similar watches. So he asked if, in the circumstances, the insurance company would be prepared to give him a cash settlement instead – to give him the opportunity to find pieces that were more similar in style to those that had been stolen.

Mobile phone insurance

Preeti Williams a second-year student accidentally left her mobile phone in a library. When she returned to collect it, it was missing. The phone was insured, but her



insurer rejected the claim, saying the phone had been left unattended and that the claim would not be paid.

The ombudsman agreed there was an exclusion in the policy for items left 'unattended'. But because this severely restricted the cover, we said this should have been brought to the customer's attention when she took out the policy. As the insurer could not prove they had done this – or that the consumer had acted carelessly – the ombudsman told the insurer to pay the claim.

Security issues

Mandeep Singh also asked for the ombudsman's help. Last May he took his family on a weekend trip in his newly-acquired caravan.

On their return he left the caravan in the street near his house. He knew he needed to get a wheel clamp for the caravan - but he had not yet got round to buying one. Unfortunately, the following morning he discovered the caravan had been stolen. Mr Singh's insurance company turned down his claim. It said he had "failed to take reasonable care" and had not "safeguarded" his vehicle. Very unhappy with this outcome, Mr Singh took his case to the ombudsman service. The ombudsman accepted that Mr Singh had only left his caravan unsecured for a relatively short time - and that he had been planning to buy the wheel clamp within a day or so. However, Mr Singh had known that his insurance policy



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included the requirement that he should use a wheel clamp whenever he left the caravan unattended. In the circumstances, the ombudsman was not able to uphold his complaint.

'top tips' on how to get your complaint taken seriously

1. What's the problem? Get what you are unhappy about clear in your own mind.
2. Try to stay calm! Even if you are upset, try to stay calm – this will help you to get across your points clearly.
3. Write or phone? Decide whether you want to write or phone and have any relevant policy or account numbers to hand. Make a note of the date, time and full name of anyone you speak to.
4. Keep it brief! Tell the firm what you are unhappy about and how you would like them to put things right.
5. Taking it higher! If you aren't making progress, say you want to register it as a formal complaint.

Find out more about the ombudsman at
www.financial-ombudsman.org.uk

or phone
0845 080 1800.

