

The complaint

Mr B has complained about his motor insurer One Insurance Limited in respect of how it handled a claim he made when his car was stolen.

What happened

Mr B's car was stolen and recovered in March 2020, and One Insurance took it in for repair. In June 2020 One Insurance wrote to Mr B and, amongst other things, offered its assurance that the repair would be expedited. However, it was August 2020 before the car was returned to Mr B, at which point he found various issues with it. It seemingly hadn't been thoroughly checked following the theft, its tracking was off and paint repairs had been completed without proper blending. And there was an unsafe tyre. One Insurance did resolve all the repair issues for Mr B, but it was 18 October 2020 before Mr B got the car back in a satisfactory state. Mr B remained unhappy so he complained to us.

Our investigator noted everything Mr B had been through and the delays she felt One Insurance had caused. She felt it should reimburse him any financial loss he'd suffered. And upon review she told both parties that fair and reasonable compensation, in the circumstances, would be £500.

Mr B said he was satisfied with the suggested outcome. One Insurance didn't reply.

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.

One Insurance should have taken care to complete a full and proper repair of Mr B's car in the first instance, and in a timely manner too. I've seen no good reason for the delay which occurred between June and August 2020 – as far as I can tell the repair simply shouldn't have taken that long. And Mr B shouldn't then have been put in the position in August of his car being returned to him in an unsatisfactory state – which it clearly was. I don't doubt this was frustrating and worrying for Mr B.

Because the car was returned to Mr B with poor paintwork and other unresolved repairs, he had to make a trip to the garage as well as sorting out a repair himself for one urgent issue. His car also had to go back to One Insurance's garage for further work. His car wasn't returned to him until October 2020. By that time this claim should have been long resolved and the incident fading into the past for Mr B. One Insurance's delays meant that wasn't the case. I'm satisfied that £500 compensation is fairly and reasonably due in this instance.

I'm not sure if Mr B incurred any financial loss because of One Insurance's delays. But, if he did, he shouldn't be left out of pocket because of its failures. If he had a financial loss he should send proof of it to One Insurance and it will have to reimburse anything reasonably incurred.

Putting things right

I require One Insurance to:

- Pay Mr B £500 compensation.
- Reimburse to Mr B, upon sight of proof, any cost he reasonably incurred due to its delay.

My final decision

I uphold this complaint. I require One Insurance Limited to provide the redress set out above at *“putting things right”*.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr B to accept or reject my decision before 11 May 2022.

Fiona Robinson

Ombudsman