

The complaint

Mr B complains that Accredited Insurance (Europe) Ltd (Accredited Insurance) didn't fairly deal with the rectification work needed to his car following a claim, for damaged glass, under his policy.

What happened

Mr B made a claim for damaged glass under his motor insurance policy. Accredited Insurance appointed an agent to deal with the repair. As the repair couldn't be carried out immediately, and his car wasn't secure, it was taken into storage.

Whilst in storage the car was covered in some form of plastic sheeting. When the repair was carried out and the sheeting was removed a residue was left on the paintwork of Mr B's car.

Mr B contacted Accredited Insurance to report this. Accredited Insurance escalated this to its agent for investigation. Three weeks later, the agent told Accredited Insurance it would clean Mr B's vehicle and put things right, but Accredited Insurance never relayed this to Mr B. A further month passed by before Accredited Insurance checked to see if the rectification work had been done, and when it realised it hadn't it contacted Mr B.

By that time, Mr B had been waiting weeks and so had taken matters into his own hands and had the rectification work done himself. Mr B works in the motor industry and this was done, as a favour to him, by one of his colleagues and was at no cost to himself.

Accredited Insurance said as Mr B had had the work done there was nothing further it could do, and as there was no financial loss to Mr B no compensation was awarded.

Mr B was unhappy with this and brought his complaint to this service, he said he would like £500 in compensation. Our investigator looked into matters and felt that Accredited Insurance should have done more and asked it to pay £100 for the distress and inconvenience caused to Mr B.

Accredited Insurance didn't agree that the complaint warranted that level of compensation and offered to pay £50 to Mr B to resolve matters. Mr B declined this offer and so the matter has 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 have reached the same outcome as the investigator and for broadly the same reasons, I'll explain further below.

Although I've read and considered the whole file, I'll keep my comments to what I think is relevant. If I don't comment on a specific point, it's not because I haven't considered it but because I don't think I need to comment on it in order to reach the right outcome.

When Mr B made Accredited Insurance aware of the residue left on his car, following the claim, he was entitled to rely on it to arrange for the rectification work to be carried out. But because it failed to let him know that its agent would clean the residue from the car, I don't think it was unreasonable for him to have this carried out himself. I'm not persuaded, that just because this was done as a favour to him, with no financial cost, it means he wasn't entitled to be compensated for Accredited Insurance's lack of service here.

Mr B was inconvenienced by having to ask a colleague to do this for him, and understandably distressed at the thought that there may be further damage to the paintwork on his car. In addition to this the customer service he received from Accredited Insurance in relation to this matter was not to the level he should be entitled to expect.

So, it follows I don't believe Accredited Insurance has acted fairly when dealing with this issue for Mr B.

Putting things right

Accredited Insurance should pay Mr B £100 for the trouble he has had to go to, to put matters right and for the worry this caused him.

My final decision

For the reasons set out above, my final decision is that I uphold Mr B's complaint about Accredited Insurance (Europe) Ltd. I now require it to:

- pay Mr B £100 to compensate him as set out above

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 April 2022.

Amber Mortimer
Ombudsman