

The complaint

Mr W complains esure Insurance Limited didn't properly repair his car when he claimed on his motor insurance policy.

What happened

I issued a provisional decision setting out what'd happened, and what I thought about that. I've copied the relevant elements below, and they form part of this final decision.

On 8 February 2021 Mr W's car slid in snow and hit a central kerb damaging the steering and two offside wheels. He contacted esure, who arranged for their approved repairer (I'll call them A) to collect it. Mr W collected the car a few days later but noticed a noise when driving it home – and saw one of the wheels hadn't been repaired when the other had.

When contacting esure, Mr W says he was accused of trying to get repairs he wasn't entitled to, but those accusations stopped abruptly when he thinks esure realised they were looking at the nearside wheels, not the offside wheels which are the ones that'd been damaged.

Mr W had his car returned, the issue was still there, so he demonstrated this to A by taking one of their agents on a drive. Mr W's car was then taken to and from A's garage multiple times. It was also taken to a manufacturer's garage, but the issue didn't get sorted.

Eventually, after some discussions with esure, they said they'd arrange for an inspection to be carried out to determine the issue – but then changed their mind as the manufacturer's garage had said there wasn't an issue. esure told Mr W he'd have to fix the problem himself.

In May 2021 Mr W went to a local garage, and they found the issue was due to damage to the offside front brake disc inline with the calliper carrier. The issue was then apparently fixed by ordering new brake pads and discs. Mr W told esure this and sent them the invoice. Rather than paying it, they sent out an agent to inspect the car – who Mr W says was surprised esure hadn't just paid the invoice.

Mr W added he'd experienced so much inconvenience and frustration – and his phone logs showed 32 calls to A. He said this had caused him problems with getting in to work as well. In response, esure said they were sorry for the difficulties Mr W had experienced. They said they'd received the inspection report and agreed to pay for the costs Mr W incurred when he went to the local garage. They also offered to pay £50 compensation, but later realised this hadn't been paid, so increased it to £100. esure paid for the costs Mr W had incurred.

Unhappy with esure's reply, Mr W asked us to look into things – saying esure hadn't properly compensated him for the stress he'd experienced. As part of our normal process, we asked esure for their file. When replying they made a higher offer of compensation, by saying they'd pay a further £100 – bringing the total compensation to £200.

Mr W didn't accept this, and asked we investigate matters. During this time, Mr W said the problem with his brakes making noises reappeared, and these were fixed for £383.86. On

investigation, esure said they couldn't be sure the issues were linked to the same incident Mr W had initially reported, but in an effort to resolve the complaint agreed to pay it.

As Mr W didn't think this fairly reflected the inconvenience he'd experienced at the beginning of his claim, he asked our Investigator to assess his case. Our Investigator did so and found esure had acted fairly by refunding all of the costs and paying £200 compensation.

But Mr W didn't agree. He said he'd explained the significant impact before so wouldn't go back over that, but they basically left him to fend for himself despite him explaining the urgency of the situation on multiple occasions. So, as Mr W didn't agree, the complaint's been passed to me to decide.

What I've provisionally 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.

I'm pleased to see esure refunded all of the costs Mr W has claimed for – including the latest costs of £383.86 which they've said they couldn't establish was definitely linked to the incident Mr W claimed for.

So, the key issue for me to decide is whether the £200 compensation they've offered is fair – and I don't think it is.

I've noted esure's comments they can't be sure the last claim from Mr W is linked – but the issues do appear in the same area of the car. So, it seems fair they've paid this.

But, thinking back to the original problems - clearly it shouldn't take at least six visits to A, a visit to a manufacturer's dealer, and then multiple visits to his own garage for the issue to finally be fixed. The only reasonable conclusion I can draw is the matter was never satisfactorily resolved by esure's agents.

This has led to a lot of detriment for Mr W – with it taking around three months before he was able to get a repair, albeit this turned out to be temporary, of his car. Mr W has explained he couldn't work on certain days and wasn't able to fulfil family commitments – along with the stress of dealing with this issue over a protracted period.

Overall, I think compensation of £400 in total would be a fairer amount. It's unclear to me exactly what esure have paid Mr W so far, but they should bring this amount up to £400.

For completeness, I also think they should refund Mr W any remaining costs for his car and pay 8% interest on any outstanding invoices – to reflect Mr W being deprived of money he shouldn't have been.

Responses to my provisional decision

Mr W replied saying he thought my decision was fair, and he accepted it. esure didn't reply by the deadline.

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.

As Mr W accepted my decision, and esure didn't reply by the deadline, I've seen no reason to change the outcome I've reached on this complaint. I uphold this complaint and set out the redress in the next section.

Putting things right

I require esure to:

- Refund Mr W any outstanding invoices
- Pay 8% interest* on the date of those invoices, to the date of settlement
- Pay Mr W a total of £400 compensation – subtracting any amounts already paid

*HM Revenue and Customs requires esure to deduct tax from the interest payment referred to above. esure must give Mr W a certificate showing how much tax they've deducted if he asks them for one

My final decision

For the reasons I've explained above, I uphold this complaint, and require esure Insurance Limited to carry out the actions in the "Putting things right" section above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 2 May 2022.

Jon Pearce
Ombudsman