

The complaint

Mrs B complains that when she made a claim on her motor insurance policy U K Insurance Limited ('UKI') provided poor service, leading to a long delay with a windscreen repair.

What happened

Mrs B had a motor accident. Between that date and having her car repaired by 'garage V', the car's windscreen was damaged and needed replacing. Garage V told Mrs B to contact UKI about it and she did so on 7 July 2021. UKI arranged to have the windscreen repair done by 'firm A' - despite garage V having pointed out that firm A couldn't carry out the full job, as the windscreen would need to be calibrated elsewhere.

The car was to be collected on 24 August 2021, but due to a system error, the recovery was attempted the next day, when Mrs B needed the car. She drove the car to firm A on 30 August 2021 instead. On arrival, she was told that it could replace the windscreen, but that the car would have to go elsewhere for it to be calibrated. Mrs B was also told that if the windscreen was replaced, the car wouldn't be safe to drive, as its sensors wouldn't work.

Mrs B was frustrated by these events and by the fact that she had to make numerous calls to UKI from 7 July 2021 about the repair. UKI upheld her complaint in September 2021. It agreed that contact with her had been poor and that there was undue delay in arranging for the windscreen repair to be done. It offered Mrs B £150 compensation. She didn't think it was enough, given the amount of inconvenience she'd faced, the frustration caused by UKI's claims-handling and the fact that she'd had to take time off work pointlessly.

One of our investigators reviewed Mrs B's complaint and said UKI should pay her a further £100 compensation. UKI said it agreed its service was poor up to 24 August 2021. And it said Mrs B would have been given a hire car if the calibration had to be done later. The investigator said the windscreen repair should have been booked with garage V from the start. UKI said firm A had just explained to it that the car *would* have been driveable after the windscreen was replaced, so the job could have gone ahead on 30 August 2021.

The investigator pointed out that Mrs B was told by UKI's agent that the car couldn't be driven safely until the calibration was done. She still thought further compensation was appropriate, and as there was no agreement, the complaint was passed to me for review.

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.

UKI accepts that its service was poor up to 24 August 2021. But there was further poor service on that day, when its agent didn't arrive as arranged to collect the car, due to a system error. It isn't Mrs B's fault that she wasn't able to hand the car over the following day. Its collection hadn't been agreed for that date - and she had arrangements in place that she

couldn't change. It seems collecting the car wasn't appropriate anyway, as the agent said it doesn't collect vehicles that can be driven safely by the consumer.

I think there was further poor service – and yet more frustration for Mrs B – on 30 August 2021 when she took time off work for a wasted two-hour round trip to firm A's premises. UKI has suggested recently that it would have been safe for Mrs B to have the windscreen replaced then, and to drive it before the calibration was done. But if that's the case, it isn't clear why firm A told her the opposite that day. I think it was reasonable for Mrs B to rely on the advice she got at the time and to assume it was correct. And although UKI has also referred to having offered Mrs B a hire car, I can't see any reference to that on the file.

Mrs B feels she was let down by UKI before and after 24 August 2021, and I agree. It isn't clear why UKI didn't authorise garage V to carry out the windscreen repair from the outset, when it had been advised there would be a problem if it instructed firm A. Mrs B's inconvenience and frustration could have been avoided had it done that.

I think it was reasonable for Mrs B to consider that £150 compensation was insufficient. Not only was there a lack of contact from UKI, but it also seems that its advisors didn't make notes of her calls at several points, so Mrs B had to repeat herself in setting out the facts. She had problems in speaking to specific advisors. Problems arose after UKI instructed its recovery agent - and from what UKI has said, there were communication issues with firm A. I think it's clear all of this led to time being wasted unnecessarily in getting the repair done.

In my opinion, more compensation is merited for the level of inconvenience and frustration Mrs B faced. I think it would be fair and reasonable for UKI to pay her £250 in total.

My final decision

My final decision is that I uphold this complaint. I require U K Insurance Limited to pay Mrs B £250 compensation in total for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 23 June 2022.

Susan Ewins
Ombudsman