

## **The complaint**

Mr H has complained about the service he received from Admiral Insurance Company Limited and its agents in repairing his window damage claim under his motor policy.

## **What happened**

Mr H made a claim to Admiral in March 2021 for damage to his windows in car. Admiral accepted his claim and arranged to have his windows repaired by its window repair agent. Sadly, Mr H wasn't satisfied with the windows repair and he said Admiral's agent had caused damage to his car. Admiral agreed to cover the cost of repairs to Mr H's car and offered £200 compensation.

Mr H didn't think this was sufficient compensation for the trouble, upset and inconvenience the matter had caused him. So, he brought his complaint to us. The investigator initially upheld Mr H's complaint and suggested Admiral increase the compensation to a total of £500. Admiral agreed but Mr H mentioned the damage to his car was only temporarily fixed and that Admiral's agent had restricted which repairer he should use so he didn't think this was fair. The investigator investigated this further allegation by Mr H.

She was satisfied that Mr H had confirmed to Admiral that his car was repaired satisfactorily, and it hadn't restricted which garage could do the work, so she didn't think Admiral had to do anything more. Mr H disagreed so his complaint 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'm upholding this complaint but along the lines of the investigator.

Clearly the original window repair went badly wrong with further damage occurring to Mr H's car. And the experience was frustrating and inconvenient for Mr H. What should have been a simple window replacement took over seven weeks to complete, causing further damage to Mr H's car. That wasn't reasonable or fair service for such a simple claim under Mr H's policy. So, I consider the £500 suggested by the investigator and accepted by Admiral to be reasonable and in line with previous awards I have made in similar circumstances.

However, there is no evidence shown to me that Admiral's agents restricted Mr H to any garage to complete the repair work, rather it was Mr H who chose the garage not Admiral's agent. And further there is evidence that Mr H confirmed to Admiral on 10 May 2021 that all the further repair works had been completed indicating no evidence that the repairs were temporary as Mr H claimed. The call transcript shows the following:

*'ADV (adviser): Ah brilliant, so, you are happy with the work that has now been completed, I understand that a garage did that for you, is that right?'*

*CAL (Mr H): Correct yes*

*.....*

*ADV: We broke the handbrake trim, and the trim on the back of the glass, and the trim on the passenger's side, pretty much, passenger side and the driver's side*

*CAL: It was a long list*

*ADV: Yeah, it was a long list*

*CAL: It was a long list, yeah'*

### **My final decision**

So, on that basis it's my final decision that I uphold this complaint.

I now require Admiral Insurance Company Limited to pay Mr H a total of £500 compensation which I note it has already agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 August 2022.

Rona Doyle  
**Ombudsman**