

## **The complaint**

Mrs M complains about the repairs Tesco Underwriting Limited made to her car following a claim made on her motor insurance policy.

## **What happened**

The catalytic convertor on Mrs M's car was stolen and she made a claim on her policy. Tesco replaced the part and returned the car to Mrs M. But Mrs M then said various warning lights came on and the windows didn't work properly. Tesco said this was unrelated to the repair and declined responsibility. It said it would consider an engineer's report that showed the faults were linked to the claimed for incident or repairs if Mrs M provided one. Mrs M thought Tesco should have taken responsibility. She had the repairs made privately.

Our Investigator recommended that the complaint should be upheld. She thought that as Tesco had directly handled the car before the faults, it should have conducted post repair assessments of Mrs M's concerns. So she thought it hadn't shown that the faults weren't related to the incident or repairs. Mrs M had had her car repaired when this may not have been her responsibility. So she thought Tesco should pay Mrs M £150 compensation for the trouble and upset caused.

Tesco replied that there was no way the reported faults could be linked to the incident or repairs. It wanted a report from Mrs M's repairer to show the exact fault and how it had been fixed.

## **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.

Mrs M said the faults to her car weren't there before Tesco took it for repair. She thought they may be related to the theft or to the repairs. Tesco said Mrs M should obtain an engineer's report to show that the faults were related to the incident or the repairs. But I don't think that would be fair or reasonable. This is because Tesco instructed the repairer. The repairer had directly handled the car. And so I think it was for Tesco to show, with expert engineering evidence, that the reported faults weren't related to the incident or the repairs.

Tesco said the repairs were just to the underside of the car and no electrics were touched, apart from driving the car onto the ramp.

We're not engineers. We don't assess whether or how damage to a vehicle would be caused as this is a matter for the experts in these situations, the insurance companies and engineers. Our role in these complaints is to determine whether an insurance company has considered all the available evidence and whether it can justify its decision to not pay for additional repairs.

Tesco's notes show that a "repairer operative" had said the faults weren't incident-related. But Tesco didn't provide details of his qualifications or a report that I can consider. So I think this is speculation. Tesco didn't obtain an engineer's report about the faults. Nor did Mrs M. And the car has now been repaired. So I can't say whether or not such an inspection and

report would have shown that Tesco was responsible for the faults. So I can't say that it needs to reimburse Mrs M for the further repairs.

But I agree with our Investigator that Mrs M has been put to trouble and caused upset by Tesco not conducting any post-repair assessments. Mrs M had to arrange for the further repairs to be done when they may not have been her responsibility. And she has been caused stress by having to argue her case. Our Investigator recommended that Tesco should pay Mrs M £150 compensation for this. I think that's fair and reasonable as its in keeping with our published guidance.

### **Putting things right**

I require Tesco Underwriting Limited to pay Mrs M £150 compensation for the distress and inconvenience caused by its level of service.

### **My final decision**

For the reasons given above, my final decision is that I uphold this complaint. I require Tesco Underwriting Limited to carry out the redress set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 25 July 2022.

Phillip Berechree  
**Ombudsman**