

The complaint

Miss H complains that Advantage Insurance Company Limited (Advantage) took too long to repair her vehicle.

All references to Advantage include its agents.

What happened

- Miss H was involved in an accident on 14 February 2021. She contacted her car insurance provider, Advantage, who accepted the claim and agreed to repair the car.
- There were delays with ordering the parts. Miss H raised a complaint with Advantage and a Final Response Letter (FRL) was issued on 21 June 2021, which explained that Miss H could raise the complaint with the Ombudsman Service within six months if she didn't consider the issue resolved. Miss H didn't bring her complaint to us in that time.
- On 18 June 2022 Miss H contacted our Service regarding the delays. She noted that when she contacted Kia directly in April 2022 they said the parts were available for next day delivery. The investigator raised the complaint with Advantage on behalf of Miss H.
- In their response, Advantage explained that there had been delays with the parts that needed to be shipped from Korea. They issued a further FRL (on 25 June 2022) and acknowledged the delay. They offered £50 compensation, which they increased to £300 on 2 September 2022 after a review of the file and in recognition that there were unnecessary delays.
- The investigator noted that she could only review the complaint from 13 December 2021, when they had issued a second FRL, because Miss H hadn't come to us within the deadline of the first FRL. The investigator considered £300 to be a fair offer in recognition of the distress and inconvenience caused by the delays from 13 December 2021.
- Miss H didn't agree and so the 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.

I have considered this complaint from 13 December 2021 and until Advantage's offer of a further £250 made to us on 2 September 2022.

Having done so, I am reaching the same outcome as the investigator and for the same reasons. I'll explain why:

- Whilst I acknowledge the parts for the car had been ordered (on 29 July 2021) and that it would take time for these to be received from Korea, other options weren't considered to get the parts quicker, when it was clear there were lengthy delays. Only after Miss H told Advantage that Kia had said that the parts were available (in April 2022) did Advantage follow up, making a cash in lieu settlement offer on 11 July 2022 that wasn't accepted by Miss H and then on 9 August, offering to arrange the repair, which was scheduled for 6 September 2022.
- Although the vehicle could still be driven, the delays caused Miss H distress and inconvenience. Throughout this time Miss H had to follow up with Advantage, request updates and suggest ways to reduce the delays.
- I recognise the impact on Miss H of the delays and the poor communication, and agree that the total £300 distress and inconvenience payment is fair and in line with what we would recommend in similar circumstances.

My final decision

My final decision is that I uphold this complaint and that Advantage Insurance Company Limited should pay Miss H the additional £250, on top of the £50 already paid, and in recognition of the distress and inconvenience caused.

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

Rachel Lam
Ombudsman