

The complaint

Mr G has complained to Haven Insurance Company Limited (Haven) about the poor handling of a repairs claim he made on his Taxi Short Term insurance policy.

What happened

Following an accident in September 2021 Mr G used the repair plus section of his taxi insurance policy to get his car repaired and back on the road.

When Mr G's vehicle was returned, he says the repairs hadn't been completed to the correct standard. Haven had an independent engineer review the repairs, and following a review of the report provided, Haven advised the vehicle would be booked in for rectification works. Haven advised that it would guarantee the repairs and told Mr his original warranty should not be affected. He was told he would receive a courtesy car when the rectification works were being carried out.

However, Mr G waited six months, and nothing happened. During this time he did continue to use the car, as he had to work, but there were ongoing problems. He tried to engage with Haven but no appointment to return the car was ever made.

As nothing had happened Mr G referred the complaint to this service. An investigator looked at the complaint and recommended that Haven complete the rectification work in a fair and reasonable timeframe and pay £250 in compensation for the inconvenience it had caused.

Mr G doesn't think £250 is enough for the distress and inconvenience he's suffered so the complaint has come 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 it. I'll explain why.

Following our investigators view on this complaint, the original motor assessors that examined the car completed a further review and provided an updated report. So, this means new information is now available. This report confirmed that some of the issues had been rectified, and it recommended some further scrutiny of the issues around the offside front door. However, the motor assessors have identified some serious issues around the area of impact, the offside rear quarter panel. They've said the rear bumper is not aligned, and the quarter panel seems to be the incorrect shape in a number of places. Its pinpointed a number of dents and scratches, and they say the paint work is poor and has dirt in it.

Further to this report we spoke to both Haven and Mr G. I advised Haven that in light of what the report said I was inclined to stick to the recommendations set out by the investigator. These are:

- rectification work needs to be completed and needs to take place in a fair and reasonable timeframe. (I note that when speaking to Haven it indicated that it was currently reviewing the new report and it was now exploring having rectification works carried out by a manufacturing dealership).
- a courtesy car is to be made available to Mr G throughout the repair process.

But I said that the engineers report has brought to light some serious issues with the original repair so I explained to Haven that our recommendation for compensation would now increase, given the further time delays and inconvenience this further rectification work would now take, and given the delays Mr G has endured up to this point.

So, having looked at everything on file I've indicated to both parties that in addition to doing everything I've set out above, I'm recommending that Haven pays Mr G £500 in compensation for the distress and inconvenience he's suffered for the reasons I've set out above.

I also note that Mr G has raised a concern about the effect of this repair work on his manufacturer's warranty. I would suggest that Mr G raises this directly with his vehicle manufacturer.

My final decision

My final decision is that I uphold this complaint. I require Haven Insurance Company Limited to:

- complete the vehicle rectification work as set out above.
- provide a courtesy car to Mr G throughout the repair process.
- Pay £500 for the distress and inconvenience caused by poor repairs and ongoing delays.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 13 January 2023.

Derek Dunne
Ombudsman