

## **The complaint**

Mr H complains about how Sabre Insurance Company Limited handled his claim on his commercial vehicle insurance policy.

## **What happened**

Mr H had a commercial vehicle insurance policy to cover his van. In September 2021 he experienced a problem with the gears while he was driving. He pulled onto a grass verge, however there were boulders hidden by the grass that caused damage to the underside of the vehicle.

He made a claim on the insurance and after some initial communication issues, Mr H confirmed he was happy for it to be inspected. This was arranged at the beginning of December 2021. The engineer concluded that it would need a mechanical inspection and would have to be inspected on a ramp for the underside to be looked at properly.

Sabre confirmed to Mr H that a garage would contact him directly. However Mr H didn't hear anything more from Sabre until its agent called at the end of January 2022. The vehicle was inspected again, but the engineer said he wasn't a mechanical expert and so it would need to be inspected elsewhere. Sabre therefore asked Mr H to arrange his own garage for the inspection. This was arranged at the end of February 2022 and the vehicle was declared beyond economical repair.

Mr H was unhappy with how long it had taken for his vehicle to be inspected. He was also unhappy that Sabre wasn't prepared to pursue costs from the council due to the hidden boulders and said he had been left without a vehicle which had caused him inconvenience. He made a complaint.

Sabre upheld his complaint and offered £75 to make up for the delays it had caused. However Mr H was unhappy with this and brought the complaint to this service.

Our investigator recommended Sabre pay an additional £75 compensation as she thought it had caused around a two month delay. However she didn't think it had acted unreasonably by not pursuing the council and didn't agree it had left Mr H without a vehicle. Mr H wasn't happy with this and asked for the complaint to be reviewed by an ombudsman.

## **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 agree with our investigator's recommendation that Sabre should pay an additional £75 compensation, I've explained why below.

While the initial delay in Sabre inspecting the vehicle was out of its control, between its first inspection at the start of December 2021 and the next one at the end of January 2022 no progress was made on the claim. Sabre has said its agent tried to contact Mr H during this

time but has provided no evidence to support this and its agent has said that this wasn't the case.

When the vehicle was inspected at the end of January the engineer confirmed again that a mechanical inspection was required, as this had been the conclusion of the first visit, the second inspection was unnecessary and delayed matters further. It wasn't until this point that Sabre said Mr H would need to arrange his own inspection. This should have happened after the first engineer's inspection.

The vehicle was then inspected by a mechanical engineer at the end of February and declared beyond economical repair. Had this been done straight after the first inspection as it should have been, the claim would have been concluded more than two months earlier than it was. If it had done so, Mr H would have been able to obtain the claim settlement earlier and wouldn't have had to continue to chase for a resolution to his claim. I therefore agree Sabre caused unnecessary delays and caused Mr H undue distress and inconvenience. Based on the I think £150 is a fair amount of compensation that is in line with this service's approach to similar complaints.

Mr H has said he is unhappy that Sabre has refused to pursue the local council for costs, due to the fact the boulders were disguised by long grass. Sabre has said that it doesn't agree there is a case against the council and doesn't think it would be able to recover the costs from it. Considering the circumstances, I don't think this is unreasonable. It explained to Mr H that it would register the claim as a fault claim before it went ahead with it, and this is what I'd expect it to do in the circumstances.

Mr H has said that due to the delays in progressing the claim, he's been left without a vehicle. However he's confirmed that between inspections he has continued to use the vehicle. And since it was declared beyond economical repair Sabre has settled the claim promptly. So I don't agree Sabre caused Mr H to be without a vehicle due to its handling of the claim..

### **My final decision**

For the reasons I've given I require Sabre Insurance Company Limited to pay Mr H an additional £75 compensation to bring the total to £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 7 March 2023.

Sophie Goodyear  
**Ombudsman**