

## **The complaint**

Mr D complains about how esure Insurance Limited handled a claim he made on his motor insurance policy.

Reference to esure includes its agents

## **What happened**

Mr D holds a motor insurance policy with esure. After he was involved in an accident, he made a claim which esure accepted. esure arranged for repairs to be carried out.

Mr D complains about two main points during the claim.

He says he was contacted by another party fraudulently claiming to be esure. He says he reported this to esure because he was worried about his financial safety and he wasn't happy with esure's response or updates – he says he never found out the outcome of its investigation. And he's unhappy with the quality of the repairs and thinks more rectification work is needed.

esure agreed its communication could have been clearer surrounding both the investigation into the calls Mr D received and the follow up rectification work. It offered Mr D £200 compensation.

Mr D wasn't happy with esure's response, so he brought his complaint to us.

Our investigator agreed esure could have been clearer, and noted that it not being had caused Mr D avoidable distress and inconvenience. She thought there'd been a breakdown in communication in relation to any outstanding repairs but thought esure was acting reasonably when agreeing to look at those issues again. She thought esure should offer another £100 compensation, taking the total to £300.

Neither Mr D nor esure agreed. So, the case 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.

- Mr D was contacted by a company alleging to be esure. He thinks this is likely due to his data being breached. He told esure about this and esure said it would investigate. esure said as it was a company pretending to be itself, it wasn't responsible. But it said it took the matter seriously and would investigate the matter after taking details from Mr D. I'm satisfied it did this.
- I understand Mr D wanting to know the result of that investigation, but I'm not persuaded it's something esure need to notify him of. It may well have impacted

other customers, and I wouldn't expect esure to give him details of that. Nor am I persuaded esure needed to let Mr D know what it found or what action it was taking. But that should have been made clearer to him. And if it were, I think a considerable amount of distress and inconvenience could have been avoided.

- It's understandable that Mr D was worried, and esure needed to take his concerns seriously. I'm satisfied it did take them seriously, but it could have, and should have managed his expectations better. Had it done so, I find it likely Mr D would have been less distressed and less inconvenienced by the number of chasers he made.
- In relation to the outstanding repairs, esure says its repairer made contact with Mr D to request pictures needed to assess any work needed but never heard back. Mr D says he never received such contact. In any case, esure has agreed to look into the work and see if it's something it's able to cover. So, should Mr D want to move forward with this he should contact esure. esure in turn, should look to see if the repairs its repairer carried out are sufficient and look to see if any further work is required. If work is required – and related to either the accident or the repair - esure should arrange for that work to be carried out.
- I understand Mr D thinks more compensation is warranted, especially when considering his health. I can understand his perspective and have taken on board his points. But I'm satisfied a further £100, taking the total to £300 is fair and reasonable in the circumstances of this complaint.

### **My final decision**

For the reasons set out above, I uphold this complaint and require esure Insurance Limited to:

- Increase the total compensation to £300. It's already sent £200 in two cheques. It only needs to pay the difference between £300 and whatever has already been cashed by Mr D in relation to compensation given on this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 24 February 2023.

Joe Thornley  
**Ombudsman**