

The complaint

Miss K has complained that Advantage Insurance Company Limited caused delays and poorly handled a claim she made under her car insurance policy.

All reference to the insurer Advantage in my decision includes its agents.

What happened

Miss K made a claim to her insurer, Advantage in October 2022. Advantage instructed an approved repairer to assess Miss K's car and arrange repairs.

Miss K's car was booked in for repairs just over three weeks later and returned to her in December 2022.

Miss K complained to Advantage. She was very unhappy with the length of time it took to repair her car. She said it failed to provide updates to her. Miss K said that she lives in an area which requires her car to have a parking permit, that she had a knee injury and that her car was a disability registered vehicle. She said her mother was unwell at this time, that she is her primary carer, and she was unable to attend the hospital for her mother due to not having her car.

Miss K said although she was offered a courtesy car, this was something she eventually felt obliged to take due to the time it took to repair her car. She said Advantage lacked any understanding about her circumstances and she would have preferred for her car to have been repaired at another garage sooner, rather than deal with the change to parking permits with the other issues happening at the time.

Miss K complained that she'd had to upload information twice for Advantage as it incorrectly said it hadn't received it.

Advantage accepted there had been a miscommunication as the repairer had deemed Miss K's car as driveable. So there had been an avoidable delay in booking it in for repairs. And it accepted it had asked Miss K to upload information twice. For the delays caused and inconvenience, it paid Miss K £100 compensation.

Advantage said it wasn't responsible for any issues Miss K had with parking permits. It said it had offered a courtesy car in line with the policy terms. When Miss K requested a courtesy car, one was provided.

Miss K remained unhappy and asked us to look at her complaint.

Our Investigator thought Advantage should increase the compensation it paid to £250 to reflect the distress and inconvenience it had caused. She agreed that Advantage had acted reasonably in relation to offering a courtesy car. But due to Miss K's individual circumstances, she found the impact of the overall delay of four weeks was greater on Miss K.

Advantage didn't agree and wants an ombudsman to decide. In summary it says it has fairly compensated Miss K for the delays it caused and it hasn't seen any evidence to support an increase.

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.

Our compensation awards are based on the merits of each case. An insurer's failings can have a very different impact on a customer, depending on their circumstances. Miss K says she had next to no contact with Advantage and it failed to support her during the claim.

Advantage's claim notes do not provide details of the calls Miss K made to the repairer. So up until Miss K raised her complaint with Advantage, there is limited information recorded by Advantage of what Miss K told it - or the repairer. However, from the response to Miss K's complaint, Advantage was aware that Miss K was a primary carer for her mother and was concerned about accepting a courtesy car due to issues with a parking permit and was worried about getting a parking fine.

I agree that Advantage isn't responsible for any issues relating to parking permits. As it offered a courtesy car when Miss K's car was taken for repair, it acted reasonably. However, I think from Miss K's testimony that the delay in arranging the repairs and having the repairs approved had a considerable impact on her because of what was happening in her life - and I think she made Advantage's agent aware of this from the outset of the claim. There is no dispute that the repairer incorrectly noted Miss K's car as driveable when it wasn't - and this delayed the repairs being booked in and meant Miss K was without a car for longer - as a courtesy car was only available while Miss K's car was being repaired.

So - I think the compensation Advantage has paid of £100 for its delay of a month isn't enough to put things right in this case. I think a fairer outcome is for Advantage to increase the compensation to £250.

Miss K has raised concerns about the repairs. These are new issues and so Miss K will need to first raise them with Advantage.

My final decision

My final decision is that I uphold this complaint. I require Advantage Insurance Company Limited to increase the compensation it pays Miss K from £100 to £250 for the distress and inconvenience its delay caused.

Advantage Insurance Company Limited must pay the compensation within 28 days of the date on which we tell it Miss K accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at a simple rate of 8% a year.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 21 June 2023.

Geraldine Newbold
Ombudsman