

## The complaint

Miss F complains about the standard of repairs Fortegra Europe Insurance Company Ltd (Fortegra) arranged following damage to her car's front bumper, under her motor insurance policy.

## What happened

Miss F contacted Fortegra when a gate hit her front bumper. This caused minor damage and Fortegra arranged for a repair to be carried out. Miss F says the parking sensors on the bumper became very sensitive after this. The car was relatively new to her, and she didn't initially link the repairs Fortegra arranged with the sensor issue.

After around six weeks Miss F contacted Fortegra to report the problem. She says she told it she didn't want the same repairer to carry out the remedial work. Miss F says she was told "*that was fine*" and someone would call her back. She says she was willing at this point to have another mobile repairer carry out the repairs. But the next day she received a call from the same repairer looking to make an appointment to rectify its work.

Miss F says a friend works for a different mobile repairer. This friend told her the repairs were substandard in both application and the product used. After the same repairer had called her back, Miss F contacted a garage. She says it advised the repair had affected the front bumper sensors. Its view was the bumper should be replaced and the sensors recalibrated in line with the manufacturer's guidelines.

In response to Miss F's complaint Fortegra highlights that she didn't raise an issue until around six weeks after the repairs. At this point it says its repairer offered to send a senior technician to assess the issues, but Miss F refused. It says the repairs were under warranty and it expects its repairer to be able to correct any issues with its work.

Fortegra says its repairer offered Miss F its apologies and said it would arrange for rectification of the issue should she agree to this. It says its repairer contacted Miss F within three working days of her contacting it, which it thinks was reasonable.

Miss F didn't want Fortegra's repairer to rectify the issue with the sensors given the information she'd received from her garage and from her technician friend. So, she asked our service to consider the matter. Our investigator upheld her complaint in part. Because of a poor standard of repairs and the inconvenience and frustration this caused Miss F, she says Fortegra should pay her £150 compensation.

But our investigator didn't think Fortegra had treated Miss F unfairly by offering to rectify the issue with the sensor. She says it's reasonable that it should be given the opportunity to put things right.

Fortegra responded to say it didn't agree that £150 compensation was warranted. Miss F responded to say she didn't want Fortegra's repairer to carry out rectification work. As an agreement couldn't be reached the matter 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.

Having done so I've decided to uphold Miss F's complaint in part. I understand this will come as a disappointment to her. But I will explain why I think my decision is fair.

I can see from Miss F's policy terms that she has cover for accidental damage to her vehicle. She made a claim in August 2022 regarding the damage caused to her front bumper. The records say this was due to a gate that *"flew back and hit the car, whilst driving through it, onto [sic] driveway"*.

From the images supplied the damage was limited to a small area of the front bumper. The photos show an area of paint that had been affected as a result of the collision with the gate. The records show arrangements were made for the repairs to be completed at the beginning of September 2022. Miss F then contacted Fortegra again around six weeks later in October.

I can see from the photos supplied that there is a layer of paint, or other material, encroaching onto the vehicle's parking sensors. I acknowledge Miss F's comments that this is the cause of the sensor issue, which she says is confirmed by her technician friend and the garage she visited.

I've read the email Miss F received from the garage. It says:

*"Vehicle has had smart repair to front bumper which has affected the front sensors. Please see [manufacturer] guidance on repairing bumpers with short range radar. I am not confident that there are only 2 coats of paint on the front bumper and also sensors are malfunctioning. I would recommend bumper replacement and radar/adas recalibration to ensure the safety of all vehicle systems."*

*Significant build up of paint materials or body filler around front parking sensor."*

Based on this evidence the issue with the sensors has been caused by the repairs arranged by Fortegra. I acknowledge Miss F's comments that the issue started after the repairs, but she didn't immediately link the two. It must've been frustrating that the sensors were activating repeatedly, this must also have been very distracting when driving. I note Miss F's comments that she limited her use of the car to short journeys due to this.

The log notes provided by Fortegra don't provide much detail of what was discussed when Miss F first reported the issue. But I have no reason to doubt her testimony that she asked for an alternative repairer to rectify the defective work. This didn't happen. Rather the same repairer called Miss F back to arrange the repairs. Fortegra says it must allow its repairer to first attempt to rectify any substandard work. I don't disagree with this. But it didn't acknowledge Miss F's concerns when she first told it she wasn't confident to have the same repairer attend again.

We expect an insurer to carry out repairs correctly and to a good standard. I can understand why Miss F has concerns that Fortegra's repairer wouldn't be able to do this. Particularly given the initial substandard repairs, the information she received from the garage she spoke to and her technician friend. But I do think it's reasonable to allow Fortegra's appointed repairer to first send a senior technician to assess and hopefully rectify the problem. If this is unsuccessful Miss F can refer back to Fortegra for further action to be taken. But I don't think it's reasonable to require it to pay for repairs at another repairer prior to this.

In summary I don't think Fortegra treated Miss F fairly when its contractor's substandard repairs resulted in an ongoing issue with her parking sensors. Also when not recognising her request to use an alternative repairer initially. It should pay her £150 to acknowledge these points. But in the first instance it's reasonable that it sends a senior technician to assess and rectify the problem.

### **My final decision**

My final decision is that I uphold this complaint in part. Fortegra Europe Insurance Company Ltd should:

- pay Miss F £150 for the inconvenience and frustration it caused her.

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

Mike Waldron  
**Ombudsman**