

The complaint

Ms B complains about the level of service provided by Royal & Sun Alliance Insurance Limited (RSA) following a claim made on her motor insurance policy. She wants compensation for this.

What happened

Ms B's car was taken for repair by RSA following a low speed collision. Ms B was provided with a courtesy car, but she was unhappy with this because it smelled of drugs. She said a month after her car was returned to her its wheels needed to be realigned. She thought this was due to the accident and it hadn't been repaired. She was also unhappy that her car had half a tank of petrol when it went to the repairer, but it was nearly empty when it was returned to her. RSA paid Ms B £100 compensation for its lack of updates during the repairs. But Ms B remained unhappy.

Our Investigator recommended that the complaint should be upheld in part. She thought RSA had acted promptly to replace the hire car when Ms B told it about the problem. And she thought its compensation for the lack of updates was fair and reasonable. She was persuaded by RSA's engineer's opinion that the wheel alignment problem was unlikely to have been caused by the low speed collision. But she thought there was evidence that the car had had half a tank of petrol when it was taken for repair. And she thought RSA should pay Ms B £25 compensation for this.

RSA didn't respond to the Investigator's view. Ms B replied asking for an Ombudsman's review. She said RSA hadn't fully considered the wheel alignment issue.

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.

I can understand that Ms B was unhappy that the courtesy car provided by the garage smelled of drugs. She has explained that this affected her health. But, fortunately, she drove the car just once a week and her husband wasn't bothered by the smell. Ms B raised the matter with the garage, but she said it didn't take her seriously. RSA said alternative cars were in short supply. But I can see that when Ms B raised the matter directly with RSA it replaced the car reasonably promptly. So I think that was fair and reasonable.

Ms B was unhappy that a month after the accident and after she hit a kerb a garage told her that the wheel alignment may have been affected by the collision. She had to pay for this to be done and for two replacement tyres.

We're not engineers. We don't assess whether or how damage to a vehicle would be caused as this is a matter for the experts in these situations, the insurance companies and engineers. Our role in these complaints is to determine whether an insurance company has considered all the available evidence and whether it can justify its decision to not pay for additional repairs.

If there are concerns about repairs, we think it's reasonable for a consumer to firstly return to the repairer to give it a chance to assess and rectify the issues. But Ms B didn't do this. She had the car repaired and so RSA couldn't consider evidence of the issue.

A geometry report wasn't completed after the car repairs were done. Ms B said her garage told her the alignment may have been affected by the accident. And I can see that RSA's engineer considered its report. But the engineer also considered the repairs carried out and the accident circumstances. His opinion was that the low speed impact wouldn't have affected the wheel alignment. I can't see that there was any further evidence for RSA to consider.

So I think RSA reasonably investigated and considered Ms B's concern and justified its decision that it wasn't responsible for the wheel alignment issue.

When Ms B complained to RSA, it said it would consider any evidence she could provide to show that her car had half a tank of petrol before the repairs. And I'm satisfied that Ms B has done this as this is shown on the check-in sheet completed by the garage. And so I think RSA should reasonably pay Ms B £25 compensation for this.

Ms B said she wasn't provided with updates on her car repairs during the three months it was with the garage. She said she called the garage and was told parts were on order. RSA agreed that Ms B should have been better updated. And it paid her £100 compensation for this. I think that was fair and reasonable for the trouble and upset caused as it's in keeping with our published guidance.

Putting things right

I require Royal & Sun Alliance Insurance Limited to pay Ms B £25 compensation for the loss of half a tank of petrol.

My final decision

For the reasons given above, my final decision is that I uphold this complaint in part. I require Royal & Sun Alliance Insurance Limited to carry out the redress set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 23 August 2023.

Phillip Berechree
Ombudsman