

## **The complaint**

Mr R complains that esure Insurance Limited has delayed repairing his car following a glass claim on his motor insurance policy.

## **What happened**

Mr R made a claim on his policy for a replacement rear window. esure was unable to source a replacement. And, four months later, Mr R was still without a window and the car had water damage despite his efforts to prevent this.

Our Investigator recommended that the complaint should be upheld. He thought esure wasn't responsible for the lack of a replacement. But he thought it should have done more to help Mr R prevent further damage to his car or offered him an alternative. He thought esure should make good the interior water damage and pay Mr R £150 compensation for his trouble and upset.

esure didn't reply to the Investigator's view, so the complaint has come to me for a final decision.

## **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 Mr R felt frustrated that esure wasn't able to replace his rear windscreen. He paid his £100 policy excess for the replacement and chased its agent regularly for updates. After four months, the agent referred him to our service on behalf of esure. And from what I can see, a year after the claim was made, Mr R still hasn't received the replacement.

I can see that esure's agent pressed its suppliers for the replacement windscreen. And it also looked for an alternative supplier, but without success. And I can't say that esure is responsible for the lack of windscreens.

But Mr R told esure two months after his claim that his car's interior was getting mouldy. And he explained that he couldn't use the car because of the security issues and damp. Mr R has shown that he tried to mitigate his losses by taping a temporary cover over the window.

esure is required to deal with claims promptly and fairly. I don't think it was fair for it expect Mr R to wait indefinitely for the replacement. When esure couldn't locate a replacement, I think it should have offered Mr R an alternative such as a cash settlement or a temporary repair. But esure didn't offer Mr R an alternative and he was left for four months without help to secure his car.

Without the replacement or an alternative, the interior of Mr R's car was damaged. And so I think esure is responsible for this and should put things right and deal with the interior water damage.

If Mr R is unhappy with how the damage to his car is dealt with by esure, then he can always raise a further complaint.

Mr R has also been caused stress and inconvenience as he hasn't been able to use his car. I can only consider this up to the point of his referral to our service. And I think the Investigator's recommendation of £150 compensation for his trouble and upset up to this point is fair and reasonable as it's in keeping with our published guidance for the impact of an error over several months.

### **Putting things right**

I require esure Insurance Limited to deal with the interior water damage to Mr R's car and pay him £150 compensation for the distress and inconvenience caused by its level of service.

### **My final decision**

For the reasons given above, my final decision is that I uphold this complaint. I require esure Insurance Limited to carry out the redress set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 6 November 2023.

Phillip Berechree  
**Ombudsman**