

The complaint

Mr D complains Acromas Insurance Company Limited (Acromas) did not complete a satisfactory level of repairs after he made a claim on his motor insurance policy.

Acromas are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As Acromas have accepted it is accountable for the actions of the intermediary, in my decision, any reference to Acromas includes the actions of the intermediary.

There are several parties and representatives of Acromas involved throughout the complaint but for the purposes of this complaint I'm only going to refer to Acromas.

What happened

Mr D made a claim on his motor insurance policy after an incident in which damage was caused to his car.

The claim was accepted, and Mr D's car was taken in for repairs by Acromas's approved supplier.

When the car was returned Mr D was unhappy with the standard of work. He said the colour match of the front bumper was different to the original bumper. Mr D also said there was a lack of contact and communication from the supplier

Acromas accepted Mr D did not receive the call backs its claims customer care department supplier agreed he would get. And that there was a lack of communication from its suppliers. It apologised and paid £250 in recognition of this part of his complaint. However it concluded the colour match on the bumper was satisfactory.

As Mr D was not happy with Acromas, he brought the complaint to our service.

Our investigator upheld the complaint. They looked into the case and said they did not think it was reasonable for Acromas to say the bumper colour was satisfactory when it is not the colour it was before the repairs. They said Acromas should have rectified the colour once Mr D made his complaint.

As Acromas is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

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 looked at the report completed by Acromas's approved supplier. This report included images of Mr D's car when it went in for inspection and before the damage was repaired. It also included images of the bodywork of the car after the repairs were completed. I did not

see any evidence of a difference in colour between the bumper and the wing prior to the repairs.

I saw after Mr D complained about the repairs and colour match to his bumper that Acromas got an independent engineer to inspect the repairs. The report prepared from the inspection said there was a clear colour difference between the wing leading edges and the corners of the bumper which attach to the wings. The report also said the engineer had seen images that showed the original bumper colour to the wing edges to be a different shade. The view was the colour was no different or worse than the original bumper shade. It said if the supplier wished to blend the colour, it would be at their discretion.

Mr D did not wish for Acromas's supplier to blend the colour on the wings to resolve the complaint.

I saw that Acromas maintained its independent report supported its position about the colour of the bumper and said it would not consider this case further unless Mr D could provide new evidence.

Although the independent engineers report said they had seen images that showed the original bumper colour to the wing edges to be a different shade, I have seen no evidence to support this statement. The images provided in Acromas's suppliers initial report and are repeated in the independent report do not show any difference in colour prior to the repairs. And the images provided by Mr D also did not show any difference in colour prior to the damage being caused.

I saw in March 2023 Acromas paid £250 compensation for the lack of communication from itself and its suppliers. I saw evidence that Acromas did not call him back when it agreed to, and I think the amount paid is fair in the circumstances of this complaint.

However, in this case it remains that the colour of the bumper on Mr D's car is not the same as the colour it was originally and Acromas should rectify this.

Therefore, I uphold Mr D's complaint and require Acromas to change the colour of the bumper with an exact colour match to the rest of the car, as it was prior to the repairs.

My final decision

For the reasons I have given I uphold this complaint.

I require Acromas Insurance Company Limited to change the colour of the bumper with an exact colour match to the rest of Mr D's car, as it was prior to the repairs.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 8 November 2023.

Sally-Ann Harding
Ombudsman