

The complaint

Ms B complains about how esure Insurance Limited handled a claim she made on her motor insurance policy.

Reference to esure, where appropriate, includes its agents.

What happened

Ms B holds a motor insurance policy with esure. After her car was damaged, she made a claim to esure.

She complains about how that claim was handled. Namely, she's unhappy with delays and poor communication. She's also said her car was returned to her with further issues – a knocking from the steering and issues with the paintwork. She's unhappy her excess wasn't returned to her and she's also unhappy her premium has increased following the claim.

Ms B said esure didn't respond to her complaint, so, she brought it to us.

We also didn't hear from esure, so, based on the information we had on file, our Investigator recommended esure deal with the issues with Ms B's car – or pay her what it cost her to fix them. And she recommended esure pay Ms B £300 compensation. Our investigator explained esure wasn't responsible for giving Ms B her excess back, and she said she couldn't comment on the price of the policy.

esure didn't respond, so, the case has come to me to issue a decision on.

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'm partly upholding it and require esure to take action to put things right for Ms B.

- The excess is the first part of the claim Ms B has to pay, this is common in motor insurance policies. So, esure aren't responsible for returning this to her. I can see it's referred her to her motor legal protection cover, and this is what I'd expect it to do in the circumstances.
- I've not seen any evidence from esure to show why it's not covering the further issues to Ms B's car. I understand Ms B has said the repairing garage doesn't think they are related to the incident or its repair. But because I've seen no supporting evidence, I'm persuaded esure should deal with these issues. So, esure should deal with the steering noise and the issues with the paintwork.
- esure should compensate Ms B £300 for the service throughout this claim. I've not had any information from it to explain what happened, so all I can base this on is

what Ms B has told us. But based on that, I think the delays and lack of communication and courtesy car for periods warrants compensation of this amount.

- I've not seen the underwriting evidence to show the increase in Ms B's policy is what it is. But any claim is likely to increase the cost of an insurance policy, regardless of who is determined to be at fault. Therefore, I'm not asking esure to do anything differently in relation to the premium offered. Ms B has said she's received a quote for cheaper insurance elsewhere, but this doesn't mean esure's premium is unfair. Ms B is free to move insurers as and when she pleases. Doing so should not influence what esure need to do in relation to this claim – because it was made while she was on cover with it.

My final decision

For the reasons set out above, I partly uphold this complaint. To put things right, I require esure Insurance Limited to:

- Pay for the cost Ms B incurs in repairing the issues reported after her car returned from the repairers on receipt of a valid invoice or the work. 8% simple interest should be added on to this payment. Interest should be calculated from the date Ms B paid the invoice, to the date it pays Ms B. Or,
- Arrange for the issues reported after Ms B's car was returned from the repairer to be fixed by an alternative repairer.
- Pay Ms B £300 compensation for the distress and inconvenience caused throughout this claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 5 January 2024.

Joe Thornley
Ombudsman