

The complaint

Mr B complains about the repairs U K Insurance Limited (UKI) made to his car following a claim made on his motor insurance policy. He wants his car repaired and compensation for his trouble and time spent.

What happened

UKI took Mr B's car for repair, but Mr B was unhappy with the repair to one wheel that hadn't been balanced. UKI agreed that this needed rectification, but the approved repairer didn't do this successfully. Mr B complained again, but UKI didn't respond so Mr B brought his complaint to us.

Our Investigator recommended that the complaint should be upheld. He thought it was unfair that UKI hadn't been able to repair the car fully following his claim and he thought the time taken was unreasonable. So he thought UKI should pay for Mr B's car to be assessed and repaired at a garage of his choice. And he thought UKI should pay Mr B £300 compensation for his trouble and upset given the need for rectification and the time taken.

UKI agreed to do this. But Mr B didn't believe that £300 compensation was sufficient. He asked for an Ombudsman's review, so his complaint has come to me for a final decision. He provided photographs of the car's tyres.

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 B feels frustrated that it is taking so long to get his car repaired. I can see that Mr B raised an earlier complaint with UKI about the repairs, its courtesy car provision and its communication with him. UKI paid Mr B £325 compensation for his trouble and upset up to this point.

In its response to this complaint, UKI agreed that the repairs to the wheel were unsatisfactory, as it hadn't been balanced. And it said its repairer would need to look at the car again to rectify this. The car was taken to the garage again, but Mr B remained unhappy and said the problem remained. And so he complained to UKI again. But UKI didn't inspect his car further or respond to his further complaint, as it should have done.

When a business makes a mistake, as I think UKI has done here, we expect it to restore the consumer's position, as far as it's able to do so. And we also consider the impact the error had on the consumer.

Mr B wants his car fixed at a different garage. And UKI has agreed that it will pay for the car's wheel to be assessed and repaired at a garage of Mr B's choice. So I think that reasonably restores Mr B's position.

In terms of the impact of the error, it took UKI six months to reach this point following the response to Mr B's previous complaint and four months after Mr B made his further complaint. I can understand that having a wheel still wobble at high speeds must be worrying

for Mr B. And I think he could reasonably expect his car to be fully repaired after the second attempt by UKI's repairer.

But from what I can see Mr B has remained mobile during this time. Mr B's explained that he has taken the car to a tyre repairer for assessment and some issues with the wheel have been identified for repair by a garage. I think this has been inconvenient for Mr B.

Our Investigator recommended that UKI should pay Mr B £300 compensation for this trouble and upset. I think that's fair and reasonable for the impact caused by the delay, the need for further rectification and the inconvenience to Mr B. I think that's in keeping with our published guidance and so I don't require it to increase this.

Putting things right

I require U K Insurance Limited to do the following, as it's already agreed to do:

1. Pay for Mr B's car to be assessed and the damage repaired at a garage of his choice.
2. Pay Mr B £300 compensation for the distress and inconvenience caused by its handling of his claim.

My final decision

For the reasons given above, my final decision is that I uphold this complaint. I require U K Insurance Limited to carry out the redress set out above, as it's already agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 February 2024.

Phillip Berechree
Ombudsman