

## **The complaint**

Mr M has complained about the poor service he received from Mulsanne Insurance Company Limited when he made a claim under his car insurance policy.

All reference to the insurer Mulsanne in my decision includes its agents.

## **What happened**

In March 2023 thieves broke into Mr M's home and stole car keys to the family's cars and attempted to steal them. Mr M's car was damaged by his father's car during the attempt. So Mr M reported the damage and made a claim to his insurer, Mulsanne.

Mr M sent Mulsanne an estimate for a dealership garage to repair his car, but after receiving it, Mulsanne couldn't locate it. When the dealership garage representative tried to collect Mr M's car from storage, Mr M had to contact Mulsanne as it hadn't authorised its release.

The incident took place on 25 March 2023. Mr M provided an estimate on 29 March 2023. Mr M's car was released from storage for the dealership garage to collect on 12 April 2023.

During this time Mr M has shown he made multiple calls and emails to Mulsanne to progress his claim.

Mr M complained to Mulsanne in April 2023. He was unhappy with the delay in processing his claim, long wait times when calling and poor service, and not being provided with a courtesy car.

Mulsanne upheld most of Mr M's complaints. It said that it had dealt with Mr M's claim within a reasonable timeframe. And it said as Mr M didn't use an approved repairer, it wasn't required to provide a courtesy car in line with the policy. But it accepted he had received a poor service and it wasn't reasonable to have to wait in long queues to speak to it.

Mulsanne offered Mr M £150 compensation for the distress and inconvenience caused.

Mr M remained unhappy and asked us to look at his complaint. Our Investigator recommended Mulsanne increase the compensation to £250, to reflect the inconvenience caused to Mr M.

Mulsanne agreed. Mr M didn't think it was enough to resolve his complaint. So the case has been passed back to me to decide.

## **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.

There's no dispute that the service Mr M received from Mulsanne was poor. He has shown he made many calls to Mulsanne over a short period of time to progress his claim - and particularly I think he shouldn't have had to be involved in the issues between the dealership garage and the storage company when they weren't able to collect his car to carry out repairs.

We do think it's expected to spend some of our own time and to have some inconvenience when having to deal with a claim. This is inevitable. But I think Mulsanne caused over and above what I would consider reasonable in this case.

Mr M was entitled to a courtesy car as he didn't use an approved repairer - in line with the policy. And Mr M told us the dealership garage provided him with a courtesy car for the duration of repairs.

I understand Mr M doesn't agree with the recommended compensation award of £250. The awards we give are modest, and while I've considered the inconvenience Mulsanne's poor service caused, I've also taken into account the length of the delay. From the date of reporting the incident to the date Mr M's car was collected by the dealership, it was just over two weeks. I therefore find a fair and reasonable compensation award is £250.

### **My final decision**

My final decision is that I uphold this complaint. I require Mulsanne Insurance Company Limited to pay Mr M £250 compensation in total for the distress and inconvenience caused.

Mulsanne Insurance Company Limited must pay the compensation within 28 days of the date on which we tell it Mr M accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at a simple rate of 8% a year.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 29 December 2023.

Geraldine Newbold  
**Ombudsman**