

The complaint

Miss F complains that esure Insurance Limited (“esure”) has poorly handled a claim made under her motor insurance policy and failed to provide her with regular updates.

Any reference to esure includes respective agents and representatives.

What happened

The background of this complaint is well known between parties and has been detailed by both in detail elsewhere. So, I’ll summarise events.

In June 2023 Miss F submitted a motor insurance claim to esure which it accepted.

Miss F was asked to submit quotes to evidence her vehicle could be repaired. She sent emails to an esure email address, but it says it never received these. Across the life of the claim Miss F contacted esure by phone, email and webchat on various occasions. Quotes were approved in early August 2023.

Miss F complained to esure about the handling of the claim, and it issued a final response in September 2023. It recognised communication issues, in particular related to mistakes around authorising quotes. It awarded £75 in compensation.

Miss F brought the complaint to this Service. She said esure lost her details at the start of her claim which delayed matters, she said communication on esure’s part was poor across the life of the claim, leading her to have to chase and repeat herself and provide quotes she’d already sent on multiple occasions.

Our investigator looked into matters and upheld it. She said there had been multiple communication failures on esure’s part which had led to Miss F having to chase for updates and repeat herself over several months. She said esure should award an additional £75 in compensation (bringing the total to £150).

Miss F agreed but esure didn’t provide a response to the assessment or anything further for this Service to consider. So, the complaint has been passed to me for an Ombudsman’s 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.

esure will be aware of its obligation to handle claims promptly and fairly. In this case it has acknowledged mistakes within its handling of the claim at the start of it.

Miss F has provided a very detailed account of the claim from her perspective and supported this by providing copies of emails and web chats with esure. I don’t intend on repeating the history of the claim here, particularly as esure hasn’t engaged with the previous view that described these events.

But I'm satisfied Miss F had sent repair quotes to esure on multiple occasions, which it said it hadn't received despite these being sent to an esure email address. And I'm satisfied communication could've been better on esure's part, and that delays had occurred on a number of occasions which would've increased the distress and frustration for Miss F.

For these reasons I'm satisfied an additional £75 compensation (bringing the total to £150) would be a fair reflection of the impact esure's handling had on Miss F.

My final decision

For the above reasons I'm upholding this complaint. esure Insurance Limited must pay Miss F an additional £75 compensation for the distress and inconvenience it has caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 19 March 2024.

Jack Baldry
Ombudsman