

The complaint

Mr H complains about the repairs that U K Insurance Limited (UKI) made to his car following a claim on his motor insurance policy.

What happened

Mr H was involved in an incident in 2018 and UKI had repairs made to his car. The bumper was repainted, and Mr H was provided with a five year guarantee for the paintwork. In 2023, before the end of the five years, Mr H noticed that the bumper's paintwork was bubbling and peeling. He made a claim on his guarantee to UKI and provided photographs of the bumper. But it said the damage was due to new incidents and it declined his claim. Mr H was unhappy that UKI decided this before receiving further photos it had requested. He thought it should send an engineer to inspect the damage.

Our Investigator didn't recommend that the complaint should be upheld. She thought it wasn't unusual for engineers to rely on photos to assess damage claims. She thought UKI's engineers had considered the photographs and identified further damage that would have caused the bubbling and peeling. She thought if there had been a quality issue then this would have been evident earlier. She thought UKI had relied on sufficiently clear photos and so it hadn't caused further trouble or upset to Mr H by not waiting for his photos.

Mr H replied that he had noticed cracking in 2021 although he hadn't made a claim until 2023. He said this was unrelated to the kerbing UKI said had caused the damage. Mr H asked for an Ombudsman's review, so his complaint has come to me for a 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.

I can understand that Mr H feels frustrated that UKI rejected his claim under its repairs guarantee. I can also understand that he feels frustrated that it made this decision before receiving the further photos it had requested.

Mr H made a claim under the repairs guarantee set out on page 12 of his policy booklet. As the Investigator has explained, we're not engineers. We don't assess whether or how damage to a vehicle would be caused as this is a matter for the experts in these situations, the insurance companies and engineers. Our role in these complaints is to determine whether an insurance company has considered all the available evidence and whether it can justify its decision to not pay for additional repairs.

The evidence that UKI had to consider was the photos provided by Mr H in 2023. It had these reviewed by the company that made the repairs in 2018 and by its own engineers. Both said that new low impact damage was evident on the bumper. This was stone chips and signs that the car had been kerbed damaging the underneath of the bumper. UKI's engineer said this would lead to bubbling and cracking over time.

When Mr H complained, UKI asked Mr H to provide further photographs for it to consider. But I'm satisfied that the photos he first provided were sufficiently clear for the engineers to

assess the damage. So, although I can understand Mr H's frustration, I can't say that UKI prejudiced Mr H's position by not waiting for the further photographs.

Mr H wanted UKI to physically inspect his car. But I don't think it's unusual for engineers to rely on photographs to assess damage claims. This is standard practice in the industry. UKI obtained the opinions of the original repairer and its own engineers and detailed responses were provided. So I can't say that UKI should have inspected the car physically.

Mr H later provided a photograph taken in 2021 that he said showed cracking of the paintwork. But Mr H didn't then make a claim under his guarantee. The claim he made was in 2023 and I'm satisfied that UKI reasonably considered the evidence before rejecting the claim. So I don't think it needs to do anything further.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 April 2024.

Phillip Berechree
Ombudsman