

The complaint

Mrs B complains about how esure Insurance Limited trading as Sheilas' Wheels ("esure") handled a claim under her car insurance policy.

What happened

In June 2023 Mrs B was involved in a collision with a third-party vehicle. The third-party accepted responsibility at the scene.

She reported the collision to esure. When she called it, she was on hold for a long time and she decided to submit the details online and followed this up with a phone call.

esure chased her for some more information. It did this repeatedly despite telling Mrs B it wouldn't.

She asked esure twice more for an update about the third party's acceptance of liability for the collision. She wanted to know about this before she claimed for her own damage.

She didn't hear from esure and she complained. esure told her she'd be contacted about her complaint within eight weeks, but her complaint 'timed out' and she brought her complaint to this service.

Mrs B complains about the service she had during her claim, she struggled to contact it when she wanted information, it didn't provide her with updates, she was repeatedly asked for the same information and it didn't respond to her queries.

esure later replied and said its service had been poor. It paid Mrs B £150 compensation.

Our investigator looked into her complaint. esure didn't respond to his enquiries and he issued a view based on the information he had. He thought Mrs B's complaint would be upheld and its service hadn't been very good. He thought it should pay Mrs B an additional £150 compensation making a total of £300.

Mrs B agreed with the view. esure didn't respond. Because esure didn't respond, this complaint has been passed 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'm only able to consider this matter to the point that esure issued Mrs B its final response about her complaint.

It's important I say that if Mrs B has further issues with esure's service beyond the date of its final response then she's free to make a further complaint to it, and this service in due course if she remains unhappy.

Having considered this complaint carefully, I'm upholding it and I'll explain why.

From the file of evidence, which has almost completely been provided by Mrs B due to esure's lack of responses, I can see that Mrs B has struggled to both contact and be contacted by esure throughout her claim.

She's explained that she had to repeatedly deal with long wait and hold times on calls to esure. One particular call was over 90 minutes in duration when she tried to "wait it out" to see how long it would take esure to answer her call.

She also tried contacting it about her claim by email, but these approaches were ignored. When she approached this service, she'd not had an update from esure about her claim in over four months.

Mrs B had chosen to not progress her own repairs until she had heard from esure, but I don't think what she was asking was particularly difficult for esure to deal with.

What this means is that her claim stretched over an extended period simply because esure didn't respond to her or provide her with an update. And I can see esure's service has impacted Mrs B and caused her distress and inconvenience.

esure has already paid Mrs B £150 compensation for its service, but I don't think that's enough given the length of the delay to her claim I think it has reasonably caused. I think esure need to pay Mrs B an additional £150, making the total compensation £300.

My final decision

It's my final decision that I uphold this complaint. I direct esure Insurance Limited trading as Sheilas' Wheels to pay Mrs B an additional amount of £150 compensation for her distress and inconvenience.

esure Insurance Limited trading as Sheilas' Wheels must pay the amount within 28 days of the date on which we tell it Mrs B accepts my final decision. If it pays later than this, it must also pay interest on the amount from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 9 May 2024.

Richard Sowden
Ombudsman