

The complaint

Mr S complains about the category of write-off Calpe Insurance UK plc ("Calpe") allocated to his car following an incident. When I mention Calpe I also mean its assessors and engineers.

What happened

Mr S had a motor insurance policy with Calpe covering his car.

He was involved in an incident in the car which caused significant damage to it. He made a claim from Calpe.

Calpe investigated his claim. As part of its investigations, Calpe sent an engineer who inspected the car and assessed it as being beyond economic repair. The engineer said it would be a category B, meaning that it would need to be dealt with by a licensed company and the bodyshell crushed.

Calpe updated an industry-wide register of write-offs with its assessment of the category B status. Calpe also rejected Mr S's claim.

Mr S approached this service as he wanted both the claim paid and the category B status changing. In a previous view, our investigator said he thought Calpe's rejection of his claim was fair and the engineer's assessment was valid.

Mr S had the car repaired. He arranged for a company to carry out an assessment of the write-off category of his car. But by this time the repairs had been carried out and Mr S's engineer only had a picture of the car on which to base their assessment. Mr S's engineer assessed the car as being a category S, which means it would be repairable.

He submitted this report to Calpe. It rejected the report.

As he remained unhappy, Mr S brought his complaint to this service. He asks that his car's category is changed.

Our investigator looked into his complaint and said she could only consider the facts around the two reports and their apparently conflicting write-off categories. She thought his complaint wouldn't be upheld as Calpe's report carried greater weight than Mr S's.

Mr S didn't agree with the view and asked that his complaint was reviewed by an ombudsman. So it has been passed to me to make 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.

In this decision I'm only able to consider matters relating to the report provided by Mr S about the write-off category of his car.

Having read the file, I'm not upholding this complaint.

I've looked carefully at the two reports on file.

The first, which was produced on behalf of Calpe, was carried out by a company which inspected the car in person in November 2020. This was an inspection of both the interior and exterior of the car.

In this report I can see mention of "extensive intrusion into the main bodyshell structure and very heavy impact to the chassis" which is part of the reason why they decided the write-off category would be B.

Conversely, the report provided by Mr S was based on a photograph of the car. There was no physical inspection and the report was produced in March 2023 after the repairs had been done. Mr S has said that he wasn't supplied with a copy of the original Calpe report, or any photos from its engineers, but I don't think that matters here.

Considering that one of the reports was a physical inspection of the car, versus a second that was a desktop review of a photo, I must give greater weight to the report obtained in person.

I would say the same even if Mr S's engineer had access to a range of photos taken by the Calpe's engineer as part of its report.

The engineer who gave the original assessment of the car was a suitably qualified assessor as required by law, and I think that report is the one I must rely on in this case.

It follows that I think Calpe's assessment of the category B status of the car was fair and reasonable and I'm not going to ask it to change the category of write off or do anything else.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 June 2024.

Richard Sowden
Ombudsman