

The complaint

Mr B is unhappy with the way esure Insurance Limited handled a claim against his motor insurance policy and feels they should pay him more compensation to put things right.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- There is no dispute esure let Mr B down in terms of the way they handled his claim. They provided incorrect information, gave poor customer service, and caused delays both with the claim and complaint. This isn't an exhaustive summary, but I'm glad to see esure have apologised for everything that unfortunately went wrong.
- Mr B was kept mobile throughout the claim, so I'm satisfied no loss of use payment would be appropriate here. Mr B has also acknowledged that he didn't experience a financial loss. I'm aware he would like the policy excess refunded, but as this is a contractual requirement and forms part of making a claim, I see no grounds for directing esure to do so.
- Every claim involves some element of distress and inconvenience, but it's clear Mr B was put to more trouble than he reasonably should have been. He's explained that he needed to spend lots of time away from his family to progress the claim. It's also clear to me that this matter was inconvenient, frustrating, and upsetting. So, I think it's right esure have acknowledged their mistakes and offered Mr B compensation in addition to an apology.
- When deciding a compensation amount, I'm required to look at the overall impact of an insurer's errors and decide a fair and reasonable award based on all the circumstances. It isn't an exact science, and I don't punish or regulate insurers.
- esure offered to pay Mr B £300 compensation in their final response letter. Having carefully considered the impact of their errors, the timescales involved and everything that went wrong, I'm satisfied this was a fair offer. I would also have directed esure to have paid a similar amount if they hadn't already offered to do so. This means while I'm sorry to hear Mr B feels this amount doesn't go far enough, I see no grounds for directing esure to increase it.

Putting things right

To resolve Mr B's complaint esure Insurance Limited should pay him the £300 compensation they've previously offered.

My final decision

My final decision is I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 16 August 2024.

Claire Greene
Ombudsman