

The complaint

Mr B complains about how esure Insurance Limited (“esure”) handled his claim when his car was damaged. When I mention esure I also mean its suppliers and repairers.

What happened

Mr B had a motor insurance policy with esure covering his car.

In September 2023 his car was damaged in a collision and he made a claim from esure.

esure said his car would be taken to one of its approved repairers. Mr B didn’t want it to use this repairer because he’d had a bad experience there in the past. esure said he could use another repairer but he’d have to pay an additional excess.

His car was repaired by esure’s original approved repairer.

When it was returned to Mr B, he said he felt it was in a worse condition than before the damage happened. He complained to esure.

esure agreed that an independent engineer would examine his car. The engineer said the work done needed rectifying and it was taken back to the original repairer. The engineer also said the car was ‘pulling’ to the left. What this means is that, when steering straight ahead, the car has a tendency to make a slight left turn or move to the left.

When it was returned to Mr B, the engineer inspected the car again and found it was still ‘pulling’ to the left. The engineer recommended the car was sent for wheel alignment.

In its final response to Mr B, esure said the ‘pulling’ was a known issue with his make and model of car. It said it would pay him £100 compensation for the poor repairs and poor handling of the issue with his car’s steering.

As he wasn’t happy, Mr B brought his complaint to this service. Our investigator looked into it and thought it would be upheld. He said he thought esure should pay Mr B a total of £300 compensation. He also said it should pay for an inspection of the steering to determine whether there was damage relating to the accident, or not.

Mr B accepted the view but esure said Mr B should pay for the report and it would refund it, and pay for repairs, if the report confirmed the damage related to the collision.

Because esure didn’t agree, this complaint 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.

I’m upholding Mr B’s complaint and I’ll explain why.

I can see from his later correspondence that Mr B had noticed a further problem with a dent on his car from a previous repair. If he wishes, he can make a further complaint to esure about this, and this service in due course if he remains unhappy.

I've looked at the claims journey Mr B had following the damage to his car. I can see from the file that Mr B's experience wasn't very good. He was given conflicting information by esure's staff on a few occasions and the independent engineer confirmed a substantial amount of the repairs needed to be re-done.

His car was repaired by an approved repairer he had had some issues with before, but esure seems to have insisted his car was handled by that repairer.

Mr B has accepted the revised compensation of £300 in total so I think that amount is appropriate in the circumstances.

The remaining issue is with the report that the car is 'pulling' to the left during driving. esure sent an independent engineer to report on the condition of the car, which I think is fair and reasonable. But its engineer then recommended, in their second report post-repair, that Mr B's car should have a *"full four-wheel alignment with printed copy"* carried out to determine what the issue was.

esure's own engineer said they'd found evidence online that this was a known issue with this model of car – and that was what Mr B was told in its final response.

I can see from the file that the damage to Mr B's car doesn't seem to have involved the front end of his car, so I can understand why its own engineer decided to tell Mr B he needed to have the problem checked out himself.

But I also don't think it's fair of esure to rely on online forums to determine the problem with Mr B's car.

So, because the independent engineer recommended it, esure should now have this four-wheel alignment carried out at its expense. And I also think esure needs to have an engineer, again at its expense, check and report on Mr B's car to verify whether the problem with the 'pulling' to the left is related to the collision damage, or not.

If the engineer thinks that it is, then esure needs to pay for the repairs under the terms of the policy. And given Mr B's experience with esure's approved repairer, I think it's fair Mr B chooses the repairer. If the repairer he chooses is outside of esure's approved repairer network, then for the avoidance of doubt I don't think esure should apply the higher excess to his claim. This is a slight change to the view, but I regard it as a minor change.

My final decision

It's my final decision that I uphold this complaint. I direct esure Insurance Limited to:

- Pay Mr B a total of £300 for his distress and inconvenience. It's my understanding that £100 has already been paid, so this can be deducted.
- Arrange and pay for report(s) to determine whether the four-wheel alignment is correct, and inspecting the car to determine whether there's damage relating to the insured collision. If the two are linked then esure needs to repair the damage as set out above.

esure Insurance Limited must pay the amount within 28 days of the date on which we tell it Mr 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 Mr B to accept or reject my decision before 18 November 2024.

Richard Sowden
Ombudsman