

The complaint

Miss S complains about the level of service provided by esure Insurance Limited after she made a claim on her motor insurance policy. She wants it to reimburse her costs for recovering and repairing her car and compensate her for its delays.

What happened

Miss S said she was involved in an accident, and she made a claim to esure. But she said her car was left at the accident site for three weeks. She said esure didn't respond to her calls and so she had the car recovered and repaired for £1,700. She said esure wouldn't pay her claim. esure said Miss S hadn't responded to its calls and emails but it said it would consider her costs if she sent in an invoice.

Our Investigator didn't recommend that the complaint should be upheld. She explained that we couldn't consider other issues Miss S had raised about the service provided by other organisations and businesses. She thought esure had tried to contact Miss S using two different means to offer her a total loss settlement. But she didn't see evidence that Miss S had responded.

She thought esure's payment of £50 compensation for keeping the claim open longer than necessary was fair and reasonable. And she thought esure's offer to consider an invoice for Miss S's repairs was fair and reasonable.

Miss S replied asking for an Ombudsman's review, so her complaint has come to me for a final decision. She said esure should have sent her a letter when it didn't receive a response to its phone calls and emails. She said it had made an error with the mileage on her policy. And she said she didn't recognise the phone numbers we held for her.

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.

Miss S said she waited three weeks for esure to collect her car as it said it would do. And she said it had offered her a total loss settlement, but it hadn't paid this or for her repairs. I can understand that Miss S felt frustrated by this. And I can see that she is adamant that she called esure many times after the accident to get it to collect her car.

We're an evidence-based service. So I've looked at esure's records of the claim and the testimony of Miss S and the screenshots she's provided to understand what has happened. Unfortunately, Miss S hasn't been able to provide her own call records. So I can't check these as well.

From esure's file notes, Miss S reported the accident to esure. It thought her car could be repaired and it offered her a courtesy car. Miss S said she provided photographs of the damage to her car. esure instructed a repairer. But the garage wanted confirmation that the car was repairable.

Four days after the accident, Miss S called esure to get a booking in date for repairs, but I can't see what number she called from. But esure's engineer then contacted Miss S by

phone, without a response, and by email to offer her a total loss settlement. He also said the car's mileage had been incorrectly stated on her schedule and so he offered a proportional settlement for the claim.

Miss S said she received an offer from esure. But from what I can see, Miss S didn't respond to accept or reject the offer.

esure then contacted Miss S again to ask her if she wanted to make a claim. I don't think it was unreasonable for esure to want Miss S to confirm that she accepted the total loss settlement or wanted her car to be repaired before taking further steps. But esure said that Miss S didn't respond. And so it didn't do anything further and the claim was eventually closed.

Miss S provided emails she had sent to esure, but these were recent and mostly went to "Do Not Reply" addresses. esure has searched its call records for the phone number it had on record for Miss S and for the one she used to contact us and esure more recently and it provided screenshots to show this. But there are no records of Miss S calling esure from either number at the time of the claim. And Miss S said she didn't recognise either number.

However, I can see from esure's records that Miss S gave it two other contact numbers when she notified it of the claim. And I asked esure to check its call records for these. But it has only been able to locate one call from Miss S, the one she made when she reported the claim. And so I can't see any evidence that Miss S responded to esure's offer of a total loss settlement.

Miss S said esure should have written to her when she didn't respond to its calls and email. But we think using two contact methods is reasonable. So I think esure took reasonable steps to progress Miss S's claim. esure said it should have closed the claim earlier than it did when Miss S didn't respond further. And it paid her £50 compensation for this. I think that was fair and reasonable for any inconvenience caused.

As her car wasn't recovered after three weeks, Miss S said she arranged her own recovery and repairs. esure said, in response to Miss S's complaint, that it would consider evidence of these costs, such as an invoice. And I think that's fair and reasonable as esure would want to justify the costs and ensure the repairs were related to the claim.

But I haven't seen that Miss S has yet provided an invoice from the repairer for esure to consider. So, although I can understand that Miss S is out of pocket, I can't say that esure has done anything wrong that warrants compensation for not paying her claim or for her repairs.

Miss S has raised other concerns about esure, but she needs to firstly complain to it to give it a chance to respond. If she remains unhappy then she can always bring her complaint to us. Miss S has also complained about the service provided by other businesses and organisations. I was sorry to hear about her experiences. But our Investigator has already explained how she can take those concerns further, so I won't repeat that here.

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 Miss S to accept or reject my decision before 2 January 2025.

Phillip Berechree
Ombudsman