

## **The complaint**

Mr F complains about the delays Aviva Insurance Limited made in repairing his car following a claim made on his motor insurance policy.

## **What happened**

Mr F's car was damaged, and Aviva took it for repairs. But Mr F was unhappy that it took three months for these to be completed. He said the repairer said this was because it needed two bays to complete the spray painting and Aviva didn't act to resolve this. Aviva agreed there had been an excessive delay. It kept Mr F mobile in a courtesy car, waived his policy excess, arranged for his MOT to be done and paid him £300 compensation. But Mr F remained unhappy and wanted the compensation reconsidered.

Our Investigator didn't recommend that the complaint should be upheld. She thought the delays were unacceptable. But she thought they were largely outside of Aviva's control, and it had chased the repairer regularly. She thought Aviva wasn't responsible for Mr F taking days off work to collect his car as he hadn't waited to be told his car was ready for collection. She thought Aviva's compensation payment was in keeping with our approach and its gestures of good will were fair and reasonable.

Mr F replied asking for an Ombudsman's review, so his complaint has come to me for a final decision. He said he'd followed the online portal instructions that his car was ready for collection. And he asked for evidence that the repairer's delays had been due to employee absence.

## **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 can understand that Mr F felt frustrated that it took so long for his car to be repaired, especially considering his changed personal circumstances during that time. Aviva has a responsibility to deal with claims fairly and promptly, so I've looked at Mr F's claim journey.

I can see that after he reported his claim, Aviva instructed a repairer and authorised repairs the following day. But these couldn't be started for two months. Then when the car was taken for repairs these took three months to complete. During this time Mr F said he was advised of completion dates, but these were then changed.

Mr F complained to Aviva after the repairer had had the car for two months and the repairs completion date had been pushed back four times. Aviva said the delays were due to the repairer's workload. It later said that the repairs needed two bays and the completion had also been affected by staff sickness. But it agreed that the time it took to complete the repairs was unacceptable.

When a business makes a mistake, as Aviva accepts it has done here, we expect it to restore the consumer's position, as far as it's able to do so. And we also consider the impact the error had on the consumer.

The repairs to Mr F's car have been completed, he was kept mobile during this time, Aviva compensated him with £135 for the loss of a child's car seat, and it arranged an MOT which became due whilst the car was at the repairers to avoid further delay. I'm satisfied that this reasonably restored Mr F's position.

Mr F said he took time off when he thought his car's repairs were due for completion. I can see from Aviva's file that Mr F told it he took off one half day when the car was due for completion, but this was further delayed. And Mr F has explained that he was advised by the online portal that his car was ready for collection when it wasn't.

I can understand that this must have been an additional frustration. But I don't think this warrants further compensation.

In terms of impact, I can see that Mr F was frustrated and stressed by the changing completion dates and he had to take time out of his day to call for updates. But I can also see that when he contacted Aviva it chased the repairer as we'd expect and provided an update for Mr F.

Aviva paid Mr F a total of £300 compensation and it waived his £200 policy excess for the distress and inconvenience caused by the delays. I think this is in keeping with our published guidance, so I think that's fair and reasonable.

Mr F said this compensation was awarded when he complained after two month's delay. He thought it should be increased because of the further month's delay.

But I can see that Aviva has explained that some of this further delay was due to staff sickness. This is backed up by the repairer's explanation to Aviva and Mr F at the time. And I can see from its file that the repairer was also accommodating staff leave over the summer. So I think this was outside of Aviva's control and I can't reasonably hold it responsible for this.

Mr F said he asked for a different repairer due to the delays. I can't see evidence of this request in Aviva's file. But we expect an insurer to look for alternative repair options where there are excessive delays. But, from my understanding, the car had been prepped for repairs at the time Mr F first complained and so moving to a different repairer may well have caused further delay.

So I'm satisfied that Aviva has acted reasonably and fairly to restore Mr F's position and compensate him for the impact caused by the excessive delay in his repairs being completed. I don't require it to do anything further.

## **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 Mr F to accept or reject my decision before 3 February 2025.

Phillip Berechree  
**Ombudsman**