

## **The complaint**

Mrs F complains about Ageas Insurance Limited's handling of car insurance claim.

All references to Ageas also include its appointed agents.

## **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.

I understand Mrs F feels strongly about what has happened regarding her vehicle. She's provided considerable submissions to support the complaint, which I want to assure her I've read and considered carefully.

However, my findings focus on what I consider to be the central issues, and not all the points raised. This isn't intended as a discourtesy. The purpose of my decision isn't to address every single point the parties have raised or to answer every question asked. My role is to consider the evidence presented by Mrs F and by Ageas, to reach what I think is a fair and reasonable decision based on the facts of the case.

Having done so, I do not uphold the complaint for these reasons:

- Ageas' engineer assessed the vehicle and said it found no issues with the areas of concern reported by Mrs F (the brakes and the engine). While there was other damage to the vehicle, it's not in dispute it didn't relate to this incident.
- Ageas has relied on the opinion of its experts, the engineer, and it is entitled to do so. While I'm not able to assess whether the vehicle was damaged in the way Mrs F has said, or determine whether it was roadworthy, I have considered whether Ageas have acted reasonably in investigating the claim.
- Looking at the report from the engineer, it said it test drove the car, found the brakes working and that there were no signs of issues with the engine. I've not seen any evidence that contradicts this— such as other reports or inspections by suitably qualified experts. So, I don't think Ageas' conclusion, that there wasn't any claim related damage, was obviously wrong.
- I understand the nature of what happened would cause concern to Mrs F and from what she's described, I understand this wouldn't have been a nice experience. For this she has my natural sympathy. But Mrs F herself confirmed there was no impact from the incident she reported and as its engineer confirmed there were no issues with the vehicle relating to the claim, I think Ageas acted reasonably in not seeking further evidence - such as CCTV.

- I've also considered Mrs F's concerns regarding not being provided a courtesy car. The policy says once it has been decided the car can be economically repaired a courtesy car will be provided.
- I appreciate Mrs F was expecting to be provided with a courtesy car, but as it was determined by Ageas' engineer no repairs were required, and the car never went into repair, I think it has acted in line with the terms of the policy here.
- So, in summary, Ageas have done what I would expect it to do here, which is to have the vehicle assessed by a suitably qualified expert. As there was no impact damage and Ageas found no issues with the vehicle that would be covered as part of the claim Mrs F made, I don't think it has acted unreasonably.

**My final decision**

My final decision is that I do not uphold Mrs F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 25 March 2025.

Michael Baronti  
**Ombudsman**