

The complaint

Mr G complains about the quality of repairs to his car, following a claim he made under his motor insurance policy with The National Farmers' Union Mutual Insurance Society Limited (NFU Mutual).

What happened

The details of what happened are well known to both parties, so I will just summarise them here:

- Mr G made a claim under his policy following an incident, in February 2023. Repairs were carried out the following month and NFU Mutual say this was to the offside rear of the vehicle.
- Mr G first complained about the repairs in April 2023, following his car breaking down.
- Following an engineer's inspection, NFU Mutual say they accepted rectification work and it was carried out by two approved repairers, later that month. They say there was a transmission issue identified, which they also rectified as a goodwill gesture, despite them not being able to link it to the initial repairs.
- The car was returned to Mr G in July 2023 following the rectification work but further issues were identified. Mr G says this included oil spraying onto the engine and subsequently the car filling with smoke. NFU Mutual say it was identified that the drivebelt had failed and they agreed to pay for the replacement despite it not being linked to the initial claim or repairs.
- In August 2023, after Mr G had received the car back, NFU Mutual says he reported further issues including low water and coolant levels. They say it was inspected a couple of months later at a local garage but there was no link between the issues identified and the initial claim or repairs. They say they communicated this to Mr G in December 2023 and told him that they would consider any further evidence that linked the issues to the claim or repairs.

Mr G raised a number of complaint points including the quality of repairs and damage to the engine through use of a cleaning fluid. He also raised several issues with the service he had received including delays, a lack of call backs and misinformation regarding the hire car.

NFU mutual responded to reiterate that there wasn't enough evidence to conclude that any of the ongoing issues were linked to the original claim or repairs. They maintained a previous offer to have the car reinspected by an independent garage or consider any new evidence Mr G provided. And they felt they had been fair in paying Mr G a total of £250 for service issues he had experienced.

The complaint came to our service for an independent review, but NFU Mutual said it wasn't one we could consider as it hadn't been brought in time. Our Investigator looked into it and she said there were several complaint issues we couldn't consider including service issues and the quality of repair complaints, raised prior to 6 July 2023. She said the more recent issues that were responded to in August and December 2023, had been brought to us in time.

Both parties seemingly accepted this position, as they never responded. The Investigator then issued their view on the case and said there was no evidence the ongoing issues were linked to the individual claim or repairs. They thought the offer to reinspect the car was fair and that the total compensation paid of £250 for the service issues was sufficient.

Mr G didn't agree, he maintained the issues were linked to repairs and that NFU Mutual hadn't considered the evidence fairly. He provided a substantial number of documents in response.

As no agreement was reached, the case has been passed to me to decide.

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 think NFU Mutual have already done enough with their offer, to put things right for Mr G. Let me explain why.

Firstly, I want to empathise with Mr G. I can see this has been going on for over two years since the original claim date. Mr G has clearly spent a lot of time trying to resolve matters and has spent a lot of that time driving a car with several issues.

Many points have been made in relation to this complaint – I haven't addressed each one individually. Instead, I've focused on what I consider to be the pertinent points. That isn't meant as a discourtesy, it simply reflects the informal nature of our Service. I've set out the key issues I think are important here. And I've answered them below in turn.

Quality of repairs

Mr G has raised several concerns regarding the quality of repairs since his initial claim. For me to uphold the complaint and ask NFU Mutual to do anything differently, I would have to be satisfied (from the evidence that has been provided by both parties) that it's more likely than not, the ongoing issues Mr G is experiencing, are the fault of poor repairs. And I'm not.

I will try and address the main concerns that have been raised. Transmission issues were covered by NFU Mutual in the complaint that we have determined wasn't brought to us in time. I can see NFU Mutual have said they carried out a software update which rectified the matter and paid Mr G £350 for the inconvenience.

Mr G has stated that a chemical or detergent was used to clean the engine bay, causing issues. NFU Mutual have said the repairer denies doing this and their engineer denies authorising this. I haven't been provided with sufficient evidence to conclude this was done during the repairs.

There was an issue with the auxiliary drivebelt which NFU Mutual agreed to pay for a replacement. They say this was as a gesture of goodwill and without any link to the initial

repairs. Mr G has alleged a further issue with the replacement belt. However, as it was only replaced as a gesture of goodwill, I can't ask them to do anything further here.

Mr G has also evidenced an oil leak and loss of coolant. However, again I haven't seen enough to conclude these are a result of the repairs NFU Mutual's approved repairer carried out and so can't ask them to take any steps to rectify this.

Mr G provided a report from a dealership for the manufacturer, from October 2023. Whilst NFU Mutual considered it, and it shows ongoing issues, I can't see enough to conclude they are the fault of poor-quality repairs. Mr G has said he may look to provide a full report but hasn't done so due to the cost. However, there is insufficient evidence on file currently to show NFU Mutual's repairer made mistakes and they need to do anything to rectify this.

Service issues and delays

Mr G's issues with his car have been ongoing since the original claim date over two years ago. In that time, he has raised several service issues (further to the ones that we have already told Mr G we can't consider because they haven't been brought in time).

These include not calling Mr G back when they said they would, taking too long to respond to him, their agent not giving notice of delivery, not extending hire when they said they would and delays in reviewing the further evidence Mr G had provided.

However, I can see that NFU Mutual have paid Mr G a total of £250 for these issues and considering the impact they had on Mr G, I think this was fair.

Offer to reinspect

Whilst NFU Mutual haven't been able to link any of the ongoing issues with the quality of their repairs (and I agree with them), they have agreed to reconsider any further evidence Mr G provides and also to have the car reinspected. This will be at one of the manufacturer's main repairers and can be chosen by Mr G.

I think this is a fair offer. I appreciate Mr G has raised concerns about the cost of a report he could get and that there is no guarantee what action NFU Mutual will take following this. However, currently the evidence doesn't support that NFU Mutual need to do anything further regarding the quality of repairs. So, if he maintains his position, the businesses offer to review further evidence is a fair one.

In summary, I haven't seen enough evidence to conclude that the ongoing issues Mr G is experiencing with his car are related to the initial accident damage or repairs. I think NFU Mutual are acting fairly in offering to consider any further evidence Mr G provides or have the car reinspected at one of the manufacturer's main repairers. I also think they have fairly compensated Mr G already for the service issues he has experienced.

My final decision

I don't uphold this complaint. I think The National Farmers' Union Mutual Insurance Society Limited have already done enough to put things right by offering to have Mr G's car reinspected, consider any new evidence and paying him a total of £250 for the service issues he has experienced.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or

reject my decision before 18 April 2025.

Yoni Smith
Ombudsman