

The complaint

Mr M has complained about Aviva Insurance Limited. He isn't happy about the way it dealt with a claim for a cracked windscreen under his motor insurance policy.

Any reference to Aviva includes any agents that it is responsible for unless specified.

What happened

Mr M made a claim under his motor insurance policy after his windscreen was cracked. He faced various difficulties and delays in getting the windscreen replaced and so he complained to Aviva about this.

Aviva explained that its agent had various difficulties in replacing the window including getting parts and delays in delivery that was outside its control. But it did offer £115 by way of compensation for its lack of communication, delay, unexpected last-minute cancellations and lack of transparency.

As Mr M didn't agree, feeling that he should get about £1,000 compensation, the matter has been passed to me for review.

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 agree with the position outlined by our Investigator and so I'm not upholding this complaint. I know this will come as a disappointment to Mr M, but I'll explain why.

I can understand Mr M's frustration with the delay and difficulties he faced during the claim period. But it is clear Aviva's agents faced various difficulties in replacing the glass including that it couldn't source the particular glass as quickly as it would have expected. And I can't hold it responsible for these delays as they were outside of their control. However, Aviva has acknowledged that its service, communication and transparency could have been better and offered to pay Mr M £115 compensation which I feel is sufficient here.

I know Mr M has said that the delay caused him additional losses including missing work and a medical appointment as he says he couldn't use his car. I've not been provided with pictures of the damage but I'm sure it would have been difficult to use his car. But advancing an insurance claim always involves a fair degree of stress and inconvenience and I would expect a consumer to mitigate their position. Mr M hasn't explained what steps, if any, he took to try and make sure he didn't miss work here, but I accept he was inconvenienced.

I know Mr M would like a lot more compensation but overall, I think Aviva's offer of £115 compensation feels fair here for the lack of clear communication, transparency, delay and unexpected last minute cancellations.

My final decision

It follows, for the reasons given above, that I think Aviva Insurance Limited's offer of £115 compensation to settle Mr M's complaint feels fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 April 2025.

Colin Keegan
Ombudsman