

The complaint

Mr R has complained about AXA Insurance UK Plc. He isn't happy about the way its agent dealt with a replacement windscreen following a claim under his motor insurance policy.

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

What happened

Mr R made a claim under his motor insurance policy in relation to a problem he had with his windscreen. When its agent fitted a new window there were problems and a number of attempts were made to complete the repair. And Mr R feels that internal damage was caused to the roof lining of his car during the repair, so he complained to AXA.

AXA's agent looked into things for Mr R and offered £350 compensation as a goodwill gesture for the stress and inconvenience caused during the repair process. And it offered a £500 contribution towards the part that was damaged. Its agent didn't think it should have to pay anymore as the part was obsolete. As Mr R remained unhappy he complained to this Service.

Our Investigator looked into things for Mr R but didn't uphold his complaint. Although he sympathised with the position Mr R had found himself and accepted that AXA's agent caused him trouble and upset, but he thought the steps AXA had taken to put things right were fair. AXA went on to get Mr R's car inspected by an independent engineer and they concluded that the damage to the roof was caused by wear and tear as opposed to the windscreen repair that was undertaken. So, our Investigator didn't think that AXA should do anymore.

As Mr R didn't agree 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'm not upholding this complaint. I know this will come as a disappointment to Mr R, but I'll explain why.

Mr R has responded to say that the repair was '*botched twice*' and that was why the repair to the windscreen was carried out three times and that it took months to fit the windscreen. While I accept that there were clearly problems with the repair, I feel that the level of compensation offered, £350, feels fair for the problems Mr R faced here.

Turning to the additional damage that Mr R believes was caused to his roof lining by the windscreen repairer AXA's independent engineer believes that this isn't related to the repair. And they believe that this is a wear and tear issue and outline that the problem with the roof lining is a common issue with Mr R's particular vehicle. Given the age of Mr R's car and the independent engineers evidence, on balance, this seems like the most plausible explanation. Furthermore, AXA's agent has offered a £500 contribution towards the repair to the roof lining which feels more than fair as its engineer's report outlines that the damage was caused by wear and tear.

Given this, I think AXA has acted in a fair and reasonable way in looking to put things right following the windscreen repair to Mr R's vehicle after a claim under his motor insurance policy.

My final decision

It follows, for the reasons given above, that I'm not upholding this complaint. I say this as I think AXA Insurance UK Plc's offer to pay Mr R £350 compensation and a £500 contribution to the repair is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 14 April 2025.

Colin Keegan
Ombudsman