

The complaint

Mrs D complains about the service received following a claim made on her motor insurance policy with Advantage Insurance Company Limited.

Reference to Advantage includes its agents.

What happened

Mrs D held a motor insurance policy with Advantage. When she was involved in an incident she made claim which Advantage accepted. To settle the claim Advantage repaired her car.

Mrs D complained about how that claim was handled and our Service looked into her complaint and gave our answer in July 2024.

During that complaint Mrs D also said she was unhappy she'd not been given a full breakdown of the costs paid, both in relation to her car and the third party's claim. She thought this was something Advantage needed to provide her. She said not having this meant she couldn't accurately tell her new insurer what the cost of the claim was when it asked her.

Our Investigator said those things would need to be raised with Advantage before we could look at them.

Mrs D raised those points with Advantage. In December 2024 it told Mrs D the cost of the claim. But it didn't break down those costs. Mrs D didn't think this was fair and thought she had a right to know what was paid on what because it was her claim.

Advantage disagreed, it didn't think Mrs D was entitled to a detailed breakdown of costs because it said they contained commercially sensitive information. But it did acknowledge it took too long to provide the information it was able to send, which Mrs D had requested. It paid her £75 compensation to acknowledge the distress and inconvenience this caused.

Mrs D wasn't happy with this and asked our Service to look into things. She maintained she should be entitled to a full breakdown of costs. She thought items were repaired that didn't need to be, potentially inflating the cost of the claim too. She wanted to know why Advantage spent close to £12,000 on a claim where the car involved (her car) was only worth £8,000 to £8,500. She also wasn't happy Advantage paid her the compensation after she rejected it.

Our Investigator said they weren't able to look into anything covered in our assessment of Mrs D's earlier complaint – the one we answered in July 2024. They said they could only look into the points raised since.

They ultimately didn't think Advantage needed to do anything more. They explained they'd seen no evidence things were repaired or paid for that didn't need to be. And they agreed with Advantage that a breakdown of costs was commercially sensitive and therefore didn't need to be shared. They thought £75 compensation was reasonable for the delay because they thought Mrs D hadn't shown how not knowing the information had caused her a

financial loss.

Mrs D disagreed and asked for an Ombudsman's decision. She wanted us to look into everything again, including that which we answered in July 2024.

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.

It's important to note here, that like our Investigator, I'll not be looking into anything covered in the complaint we addressed in July 2024. That response gave Mrs D time to ask for a further review (an Ombudsman's decision). She didn't let us know within that time frame. I consider that complaint closed and therefore will not be revisiting anything contained within it.

Therefore I'll only be considering the points raised after that complaint. And I summarise those to be that Mrs D is: unhappy with a delay at being provided the costs of the claim; being denied a full breakdown of costs; thinking unnecessary repairs were carried out; and questioning why so much was paid on her claim considering the value of her car.

In looking at those points, I'm not upholding Mrs D's complaint. I'll explain why.

Regarding a full breakdown of costs, I agree that this isn't something Advantage need to provide Mrs D. It contains sensitive information such as commercial arrangements on labour rates and parts costs. That's not something we'd find an insurer reasonably needs to share.

Equally, while the claim relates to Mrs D's car, and the third party is claiming from her policy, the third party's claim isn't her claim, it's the third parties. So again, Advantage doesn't need to provide a full breakdown of costs to Mrs D.

What it should provide is the total costs it paid on the claim, and I can see it did this in its final response letter sent in December 2024.

It acknowledged it took too long to provide this information to Mrs D and paid £75 compensation to acknowledge this delay. I understand Mrs D has said she needed this information to provide to her new insurer, and without it she just gave a nominal figure. I can understand how this may cause some distress, but I've not been provided anything to show it had any material affect on her policy, or that she was in anyway penalised for inputting an incorrect value when answering the question about the claim cost. With that in mind, I'm satisfied the £75 compensation is fair and reasonable.

I understand too Mrs D is unhappy this sum was paid to her despite rejecting it. I can understand this, but I can't see that it stopped her escalating her complaint or taking it further. Again, I can't see how there's any material impact in being given the compensation. If Mrs D doesn't want the money, she's free to do with it what she wishes.

Like our Investigator, I've seen no evidence to show things were repaired that didn't need to be. Advantage was entitled to rely on the engineer's report, considering they're reasonably seen to be experts in their field. I've not seen any comparable evidence to show anything that was repaired didn't need to be.

Ultimately, what action to take on a claim, in relation as to whether to repair the car or write it off, lies with the insurer. I understand Mrs D is questioning why so much was paid when her car was only worth £8,500. I'm not sure where she got the information that her car was worth

that amount. I've obtained a valuation guide and it values her car at the time of loss to be roughly £12,000. I'm keen to stress that's only one valuation guide, but I find it unlikely the others will be drastically different to that – at least not to the extent that repairing the car looks like an unreasonable decision. The total cost of the claim may be close to £12,000, but the repairs to Mrs D's car are closer to £7,000, well within a reasonable threshold for an insurer to elect a repair over writing the vehicle off.

My final decision

For the reasons set out 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 Mrs D to accept or reject my decision before 16 July 2025.

Joe Thornley
Ombudsman