

## **The complaint**

Mr S says when he made a claim on his motor insurance policy for a new windscreen, the agent of U K Insurance Limited ('UKI') that did the work caused a leak in his car.

## **What happened**

Mr S told us that when the windscreen was replaced on 20 February 2024 by UKI's agent ('firm A') the technician didn't reinstall the panel below the windscreen (the scuttle) properly, as bolts securing it were missing. He said that had caused noise, water ingress and electrical damage. He said he'd spent over £2,200 on repairing the damage and on car hire when his car was off the road, which UKI should refund. Mr S said when he took the car to a dealership garage, it replaced the bolts on the scuttle and the leaks stopped.

One of firm A's technicians carried out a dye test that showed the water was getting in from lower down in the car. It provided video recordings of the test that showed water entering from the brake master cylinder reservoir and the heater matrix. Firm A said the test showed that neither the replaced windscreen nor the scuttle had caused the leaks.

Mr S pointed out that when the dye entered the car, the bolts on the scuttle still hadn't been replaced, so in his opinion that confirmed the water was getting in because the scuttle was loose. He provided information he'd found online that said if the seal on a new windscreen was watertight (as here) leaks could still occur if the scuttle wasn't refitted properly.

One of our Investigators reviewed Mr S's complaint. She didn't think he'd shown that firm A was at fault, as the water was entering the cabin from much lower down than the windscreen or the scuttle. She said there was nothing from the dealership garage to say what the issue was, and that Mr S hadn't provided invoices to show the work that was carried out by it.

Mr S said the garage didn't charge for fitting the bolts, but he didn't provide the repair invoice for the other work either. The Investigator said she'd need some technical evidence from him to show that his view was correct. Mr S said the dealership garage wouldn't provide it and he'd not been able to find anywhere else that could assist him.

As the Investigator didn't change her view, Mr S asked for a review by an ombudsman.

## **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've taken technical advice and my understanding from that is that the scuttle is a piece of trim that doesn't fully seal the area around the windscreen. It will allow some water to pass, but the water will drain off via a rain channel (unless it's blocked by debris) *or* it will drip out of the bottom of the engine bay. Water won't leak into the footwell, even with missing clips.

In the videos of the dye checks that were carried out, the engineer said the water was coming from the seal on the master cylinder reservoir and the heater matrix. From the advice I've received, it seems that both the cylinder and the matrix have holes into the car through the firewall protecting it from the engine. So if the seals / gaskets on them fail, water will enter the car's cabin. I think that's what showed when the engineer did the dye tests.

I can see why Mr S thinks the leak came through the scuttle, as the plastic clips weren't secured to it, and they should have been. He says the leak stopped after the dealership garage fitted the clips. But there's nothing from that garage to show what solved the issue.

I can only base my opinion on the available evidence. The advice I've taken supports what was shown in the dye tests. They don't show the leak was connected to the fitting of the windscreen – in fact, I think they show that it wasn't.

It's understandable that Mr S is unhappy with the cost of the repairs that had to be done as a result of the leak, but I don't think he's shown that UKI's agent caused it. So, although I know he won't be happy with my decision, I can't uphold his complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 July 2025.

Susan Ewins  
**Ombudsman**