

The complaint

Miss B is unhappy with First Central Underwriting Limited's (First Central) handling of a claim made under her motor insurance policy.

Any references to First Central include its agents.

What happened

In May 2024 Miss B was involved in a car accident. She notified First Central who arranged for repairs to be carried out at one of its authorised repairers. However, when Miss B collected her car, she said the repairs hadn't been carried out correctly and sent several photographs to First Central showing issues along the passenger side of the car.

First Central said it would arrange for further repairs to be carried out to some of the issues highlighted by Miss B, but that the bonnet alignment was manufacturing issue, not because of the repairs carried out. Miss B was unhappy with First Central's overall handling of her claim and complained. It issued a final response letter in August 2024, saying it had tried to arrange a date for further repairs to be carried out but as Miss B hadn't replied to these requests, it was closing the claim.

Miss B remained unhappy and referred her complaint to the Financial Ombudsman Service where it was considered by one of our investigators. He said the further repairs should be undertaken by an alternative repairer and First Central should pay Miss B £100 for the distress and inconvenience caused.

First Central accepted our investigator's opinion. Miss B agreed with the recommendation about the repairs but said she thought the compensation ought to be increased to recognise the inconvenience she experienced.

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've reached the same conclusion as our investigator and for the same reasons

As both sides have accepted the recommendation for repairs to be undertaken by an alternative repairer, I won't be commenting any further on this finding, beyond saying I also consider this recommendation reasonable given Miss B's loss of confidence in the original repairer. But I would urge First Central to contact Miss B as soon as possible to arrange these.

The outstanding issue at the heart of this dispute is the impact the poor quality of repairs had on Miss B. I've seen that First Central made several requests for information to fully consider the concerns Miss B raised, such as requesting the MOT certificate. It said this information was needed to consider some of the concerns Miss B raised about the condition of her car,

such as the tracking. Ultimately, I'm satisfied the requests First Central made were reasonable to fully assess how to move forward with repairing Miss B's car.

Miss B reasonably expected the damage to her car ought to be repaired after the accident and was understandably frustrated and disappointed this wasn't the case. But, overall, despite the car not being returned to Miss B in a pre-accident condition, I'm satisfied there were attempts to arrange further repairs. But I also recognise there were avoidable delays because the garage didn't contact Miss B within a reasonable time to organise the subsequent repairs.

I've seen that during August, Miss B was in regular contact with First Central. She had indicated a preference for an independent engineer to inspect her car, but we haven't been provided with a copy of this report from either side. But on balance, whilst the first repairs weren't of a sufficient quality, I'm persuaded First Central was genuinely willing to arrange further repairs.

Miss B was clearly frustrated with the claims process and there were points where First Central could have done more to progress the claim (like ensuring there were no avoidable delays caused by its repairer). But in the round, £100 compensation is within the range of what I consider to be reasonable to recognise the distress and inconvenience Miss B experienced following the failed repairs. I'm not going to require First Central to increase this amount.

Putting things right

For the reasons I've given, First Central should arrange for the repairs to be carried out and pay Miss B a total of £100 compensation.

If it's not already done so, First Central must pay the compensation within 28 days of the date on which we tell it Miss B accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the payment at 8% a year simple.

My final decision

I uphold Miss B's complaint and require First Central Underwriting Limited to do what I've set out above in the "Putting things right" section.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 19 June 2025.

Emma Hawkins

Ombudsman