

The complaint

Miss A complains about how Watford Insurance Company Europe Limited ("Watford") handled a claim under her car insurance policy.

What happened

Miss A had a motor insurance policy with Watford covering her car. She took out the policy online via a comparison website and through a broker.

In October 2024 she was involved in a fault collision with a third party vehicle, causing damage to her car. She called Watford and made a claim.

Watford's initial understanding of the claim was that it wouldn't be covered as Miss A said she was on her way to work, and her policy didn't include commuting cover. Then she said she was taking a family member to their place of work, so Watford carried on dealing with her claim.

Miss A asked for a courtesy car. Watford said she would only be entitled to a courtesy car under the terms of her policy with it if her car was being repaired.

Watford assessed Miss A's car as beyond economic repair. It recovered her car.

Miss A complained about various parts of Watford's processes. She said Watford had given her poor service, there'd been a lack of communication from it, and delays getting her car collected.

She also complained about the settlement value she'd received for her car. That complaint also reached this service and has been dealt with separately.

Watford said it'd acted in accordance with its terms and conditions when it handled Miss A's claim and didn't supply her with a courtesy car. It didn't think it'd caused undue delays as it'd been validating Miss A's claim.

Miss A remained unhappy and brought her complaint to this service. She complains about claim delays and Watford's service and communication with her. She also mentioned the valuation, but as that's been dealt with already I'm not going to comment on it more.

Our investigator looked into her complaints and thought they wouldn't be upheld.

Miss A didn't agree with the view. She reiterated that Watford caused delays, and that she'd been passed between various parties involved in the claim repeatedly.

Because Miss A didn't agree, this complaint has been passed to me to make a decision.

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.

Any insurance claim brings with it a period of disruption to normal life. I can see from the file that Miss A found her collision very upsetting, and I can see that not having a car has impacted her a great deal.

But having read the file of evidence I've been provided, I'm not upholding Miss A's complaint. I'll explain why.

I've looked at the service she received from Watford, and I can see that she was told soon after she reported the claim that she wouldn't be entitled to a courtesy car under the terms of the policy.

Miss A called Watford several times over the first three days of the claim and was told this. She was also told her claim was 'on hold' for the reason I've said above. Certainly, this would have caused a slight delay in dealing with her claim, but Watford are reasonably entitled to investigate the circumstances of a loss in detail, so I can't say her claim was unfairly delayed or prolonged.

I've looked at the overall time it took for her car to be recovered. I can see from the file that this recovery process caused Miss A annoyance. The total time of about a week is, in my experience, normal and not excessive. But I understand Miss A's frustration when different parts of Watford couldn't seem to pull together the service she wanted.

I do appreciate Miss A's desire to get a courtesy car from Watford, but its policy wording is clear:

"What is covered

• If You have Comprehensive cover and Your Car is repaired by one of Our Approved Repairers, You will be supplied with a small manual hatchback Car while Your Car is being repaired, subject to availability."

Her car wasn't with an Approved Repairer, so she wasn't entitled to a courtesy car from one. Then, Watford assessed her car as being a write-off, which would also mean she couldn't get a courtesy car.

So, she wasn't entitled to a courtesy car under the terms of her policy, and I'm not persuaded that any delays that may have happened with collection of the car were significant or caused Miss A additional inconvenience.

Miss A has also talked about Watford's service. She's said its claims handlers acted unprofessionally at a very stressful time for her, and she was passed around between companies, sometimes rudely. I've thought about this and considered Miss A's feelings. I agree Watford could have handled her claim better, but I've also got to consider that her claim was being dealt with by Watford and, ultimately, was settled in reasonable time.

I've said above that being involved in a collision and making a claim can be a stressful time. While I think Watford's service could have been better, I'm not persuaded that its service caused Miss A additional distress.

It follows that I'm not upholding Miss A's complaint.

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 Miss A to accept or reject my decision before 25 July 2025.

Richard Sowden
Ombudsman