

The complaint

Mr B has complained about the way Sabre Insurance Company Limited trading as Insure2Drive (Sabre) handled an enquiry he made under his car insurance policy following an incident. Sabre recorded a claim under Mr B's car insurance policy.

What happened

In August 2024 Mr B contacted Sabre to ask about his options as his car had been damaged by a collision with an animal.

Sabre explained the options to Mr B and he agreed to proceed with making a claim.

Sabre caused delays arranging for an approved repairer to complete the repairs.

Mr B complained that Sabre had incorrectly set up a claim, and was upset about the impact of the open claim on the premium he paid at renewal. Mr B says he bought an insurance policy elsewhere.

In February and March 2025 Sabre upheld Mr B's complaints in part. It agreed it had caused delays as it had trouble locating a local approved repairer. But Sabre set it had correctly set up a claim as Mr B intended to have his car repaired.

Although Sabre's approved repairer had ordered parts to repair Mr B's car, Sabre agreed that Mr B could proceed as follows:

- Book his car in for repair and continue with his claim. Sabre would arrange for Mr B to have a hire car for the duration of repairs.
- Sabre would withdraw the claim and while looking to sell the parts ordered – which it says are not returnable – and while we reach an outcome for Mr B's complaint – the claim will remain open. But Sabre has updated underwriting exchange databases to show it has changed the recording of the claim to a notification only.

Sabre explained that whether the claim remains open, or withdrawn to 'notification only' insurers may apply a rating to the insurance premium it calculates for Mr B to pay. Sabre has no control over this.

For the delays caused, Sabre paid Mr B £150 compensation.

One of our Investigators thought Sabre had done enough to resolve Mr B's complaint. Having listened to a recording of the first notification call, she was satisfied Sabre had properly explained the options to Mr B and he was aware that he had intended to claim under his policy.

As parts had already been ordered to repair Mr B's car, the Investigator explained that Sabre's offer to withdraw the claim and record it as a notification only was fair and reasonable.

Mr B disagrees. He says he wants any record of the incident to be removed completely and he wants his premium to go back to what he was paying before the incident.

So the case has been passed to me to decide.

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 listened to the call Mr B made to Sabre in August 2024. He explained that he hadn't ever made a claim before and wanted to know if it was worth claiming through his policy or arranging repairs himself. Sabre's agent said it was up to Mr B. She explained that making a claim would affect Mr B's No Claims Bonus (NCB). Mr B said he didn't believe he had any NCB. The agent said that if he wanted to claim, she could arrange for an approved repairer to carry out repairs and Mr B would need to pay the excess. She explained that Sabre would provide a courtesy car for the duration of repairs.

Mr B asked how he would go about that. The agent went on to go through the questions which Mr B answered to set up a claim. When asked if Mr B accepted liability for the incident, he agreed. He described the damage to the agent. Mr B's car was driveable.

So I'm satisfied that Mr B decided to proceed with making a claim.

In a letter dated 8 August 2024, Sabre explained the claims process to Mr B and set out the excess due on completion of repairs. It explained that the claim would impact Mr B's NCB at the next renewal date.

Sabre has a very common term which is found in all motor insurance policies I've seen. Insurers record any incidents irrespective of whether it results in a claim on a central shared database. Under Mr B's policy with Sabre, it explained the following:

"Insurers pass information to the Claims and Underwriting Exchange Register and the Motor Insurance Anti-Fraud and Theft Register, run by Motor Insurers' Bureau (MIB). The aim is to help insurers to check the information provided and also to prevent fraudulent claims. When your request for insurance is dealt with, the registers will be searched.

Under the conditions of your policy, we must be told about any incident (such as an accident or theft) that may or may not give rise to a claim. In the event of a claim the information you supply together with any other information relating to the claim, will be put on the register and made available to participants."

This means that Sabre is entitled to record the incident, whether it be as a notification only – which it has done – or as a claim if Mr B wished to proceed with repairs.

There's no dispute that Sabre caused delays in arranging the repairs. This was due to the original repairer declining the repairs due to Mr B's location. I understand Mr B no longer wishes to continue with his claim in light of the delays in arranging repairs with another approved repairer. However, by then Sabre's approved repairer had ordered parts to carry out the repairs and the costs of those parts exceeded £5,000 including VAT.

For the distress and inconvenience caused by Sabre's poor service, it paid Mr B £150 compensation. I think this is a reasonable sum to reflect the inconvenience caused. I've taken into account that Mr B's car was driveable during the period of delay – and in the call he explained he had access to another vehicle if the approved repairer could collect his car.

Sabre gave Mr B the option to either proceed with the repairs under his claim, or it would record the claim as withdrawn and so 'notification only'. I can see from a screenshot and email provided by Sabre that it has confirmed to Mr B the change it has made to a central underwriting database on a 'notification only' basis.

Sabre says although it has recorded the incident this way, the claim remains open until it receives an outcome from us, and until it has sold the parts ordered to repair Mr B's car.

I understand the parts are not returnable, but it isn't clear to me why Sabre is keeping the claim open until it sells the parts, as I don't know how long this might take, or if it might happen.

In line with Sabre's offer to Mr B, I think it should ensure that in relation to the central databases that other insurers check, Mr B's claim should remain recorded as 'notification only.' As I've seen a screenshot showing Sabre has done this, I'm satisfied that Sabre has acted reasonably here.

I appreciate that Mr B would like Sabre to remove any record of the claim and he's unhappy that his premium was higher at renewal. I'm not asking Sabre to remove the incident. In line with the policy, and treating Mr B as it would any other customer in the same circumstances, I think it has correctly recorded the incident, and an incident did occur. Its offer to record the incident as notification only – after claim costs have been incurred – is more than this service would recommend, had Sabre taken no action to resolve the complaint.

Some insurers apply a rating to the premium where there is a 'notification only' incident. Insurers charge differently depending on their appetite for risk. This is why when we look on comparison websites for insurance with the same information, there is a wide range in the prices offered. We cannot interfere with an insurer's commercial decision as to what it charges. If Mr B is unhappy with the premium his new insurer charged him, he will need to raise a separate complaint with them.

I understand the negative impact Sabre's poor service has had on Mr B's health. It's clear Mr B's experience with Sabre has caused him distress and frustration. Sabre did cause a delay in arranging repairs. But, taking everything into account, I think Sabre has done enough to resolve Mr B's complaint. I appreciate Mr B will be very disappointed with my decision. But I'm not asking Sabre to do any more.

My final decision

For the reasons I've given 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 Mr B to accept or reject my decision before 9 June 2025.

Geraldine Newbold
Ombudsman