

The complaint

Mrs W complains Motors Insurance Company Limited (“Motors Insurance”) delayed repairing her car and provided poor service when she claimed on her motor warranty insurance policy.

All references to Motors Insurance include its agents.

What happened

Mrs W took out a motor warranty policy around March 2024. The warranty covered the cost of repairing or replacing car parts subject to the terms and conditions of the policy. In July 2024, Mrs W’s car broke down so she arranged for it to be recovered to a garage for repairs. As Mrs W was claiming on the policy for the cost of the repairs, the repairer contacted Motors Insurance directly to explain what work was needed. Motors Insurance has given us a copy of its notes which show it agreed to the replacement of the timing chain.

The claim was approved and Motors Insurance says the parts were ordered to be sent to the repairer. As the garage wasn’t open the following day – Friday – Motors Insurance arranged for the parts to be delivered the next Monday. But due to a delay with the delivery, the parts were ultimately delivered the day after, on Tuesday. In the meantime, Mrs W called Motors Insurance three times for an update on what was happening.

Unhappy with the time it was taking to repair her car, Mrs W raised a complaint. Motors Insurance offered Mrs W £50 to make up for the delay to the parts being delivered.

After the parts were delivered, the repairer let Motors Insurance know there was further damage that needed repairing. Motors Insurance says it hadn’t assessed or approved this part of the claim so it arranged to carry out an in-person inspection around five days later. It says it wasn’t able to arrange the inspection sooner due to the assessors being unavailable. The claim notes say the repairs and parts were authorised the same day as the inspection.

Mrs W says she was without her car for around three months and she thinks Motors Insurance is responsible for this delay. She says she’s out of pocket as a result of Motors Insurance’s actions as she was required to hire and then buy a car to be able to get to and from work. Motors Insurance agreed to cover the cost of the hire car for around a week as per the terms of the policy. And it sent a letter to Mrs W saying it would cover the cost of the hire car for an extra two days to make up for the delay in the inspection. As Mrs W remained dissatisfied, she raised a complaint.

Motors Insurance didn’t accept it caused the level of delays Mrs W said. Instead, as it had approved the repairs and ordered the parts, it thought any further delays were likely down to her repairer. So it didn’t think it needed to do anything more than it had already offered.

Unhappy with Motors Insurance’s response, Mrs W asked our service to look into things. Our Investigator didn’t uphold the complaint as she thought Motors Insurance had already done enough to make up for what had gone wrong. She said it had dealt with things promptly and the delays Mrs W experienced had most likely been caused by the repairer. As the complaint wasn’t resolved at that stage, it was 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.

Mrs W has been through a very difficult time and she feels Motors Insurance is responsible for that. So I know she'll be very disappointed with the outcome I've reached here. But having considered everything very carefully, I've decided not to uphold this complaint. I'll explain why.

Mrs W complains Motors Insurance caused significant delays to the repair of her car. But I can see after she made the claim on her policy, it authorised the repairs and arranged for the parts to be delivered to her repairer within a week. Whilst I appreciate the parts took a day longer to be delivered than Motors Insurance had anticipated, I don't think this timeframe is unreasonable, particularly considering Mrs W's repairer wasn't available to take delivery on one of those days. And in any event, Motors Insurance has already offered Mrs W £50 as compensation to make up for this delay which I think is fair in the circumstances of this case.

There was a further delay around August 2024 when Mrs W's repairers said there was further damage to the engine that required new parts in order to be repaired. I know Mrs W is unhappy these parts weren't supplied at the outset but from what I've seen on the claim notes, Motors Insurance wasn't made aware until this point that further parts or repairs were needed. Once it was aware however, I'm satisfied it arranged to inspect the car and authorise the repairs within a reasonable amount of time – around five days. So I don't agree it caused unnecessary or unreasonable delays here.

Mrs W says she wasn't kept updated throughout the claim by Motors Insurance and she's unhappy as she feels she had to keep calling it to find out what was happening. And I understand this must've been very stressful and time consuming for her. But having looked at the claim notes, I can't say Motors Insurance put her in a position where this was necessary to resolving the claim. Instead, I think it kept things moving forward and contacted her or her repairer when needed.

I appreciate Mrs W found it very difficult to get around while she was without her car. And as a result, she needed to hire and eventually buy a car to continue being able to work. But I'm not persuaded Motors Insurance was responsible for any unreasonable delay here and I don't think it's responsible for any delay caused by Mrs W's repairer. So, it follows that I don't think it needs to cover the cost of Mrs W's alternative transport beyond the terms of the policy.

Overall, having considered everything I've been given, I don't consider Motors Insurance needs to do anything more than it's already offered.

My final decision

It's my Final Decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 7 July 2025.

Nadya Neve
Ombudsman