

The complaint

Mr M complains AA Underwriting Insurance Company Limited (AA) caused avoidable delays to his claim on his motor insurance policy. And that there was a lack of communication.

What happened

Mr M's car was damaged in an incident and he made a claim on his motor insurance policy.

AA requested some information and photographs of the damage to the car from Mr M, which he provided. The damage to his car was investigated and a repair estimate completed. AA then decided the car was beyond economical repair.

Whilst AA was progressing the claim, Mr M decided to cancel it due to the length of time it was taking to reach a resolution. Due to the cancellation AA charged him the £84 it had paid for the estimate. When Mr M made a complaint, AA reimbursed the estimate fee and also issued a payment for £150 for any distress or inconvenience caused due to the delays and oversight in handling his claim.

Because Mr M was not happy with AA he brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said AA's actions caused levels of frustration which are outside the norm and there were relatively small delays in the investigation of his claim, which required some effort from him to sort out. They said AA had ensured he had access to a hire car whilst its claim investigations were ongoing and refunded the estimate fee despite being under no obligation to do so. They thought AA's award of £150 fairly recognised the impact of its actions.

As Mr M is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

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.

The incident occurred on 10 January 2025, and based on the information Mr M provided, AA said the car may be a total loss. He was provided with a hire car.

AA asked Mr M to upload images of the damage to the car and provided a link for him to do this. He uploaded the images required on 14 January 2025. Unfortunately the images didn't upload and Mr M had to send them a total of three times. It isn't clear why the images didn't upload.

AA didn't review the images until 23 January 2025. This was after Mr M contacted it for an update on the progress of his claim. It said it recognised he was repeatedly asked to provide the images despite them being available on its system. It fully acknowledged there was an avoidable delay here and it apologised for any frustration and inconvenience this caused.

When the images were reviewed Mr M was told the car may possibly be repairable. AA requested for a repair estimate to be completed on 27 January 2025 and it was provided the next day. On 29 January 2025 AA told Mr M his car had been found to be a total loss, but added this needed to be checked by its engineer to confirm this. I saw Mr M was unhappy at being told it was repairable and then a total loss again, and he told AA that he wanted to cancel his claim and pay for damages himself. He was advised he would have to pay the cost for the estimate if he closed the claim.

The repair estimate was reviewed by AA's engineers and on 3 February 2025 it was confirmed the car was beyond economic repair. This was within AA's standard process of five working days, therefore I didn't find any delay in this part of the claims process.

I recognise it was frustrating for Mr M to be told the car would be a total loss, then repairable and then again a total loss, however this is not uncommon as repairs need to be investigated and is subject to change based on a number of factors that are considered. In this case the car was repairable but AA deemed it to be beyond economical repair.

AA have fully acknowledged there was an avoidable delay after Mr M submitted the images of the damage to his car. It apologised and paid him £150 for any distress or inconvenience caused. It also refunded the fee he had paid for the repair estimate.

I consider this is fair and reasonable in the circumstances of this complaint and it is in line with our services guidelines.

Therefore, although I recognise Mr M will be disappointed, I don't uphold his complaint and don't require AA to do anything further in this case.

My final decision

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 15 October 2025.

Sally-Ann Harding
Ombudsman