

The complaint

Miss S complains about the way Ageas Insurance Limited handled a claim she made on her car insurance policy for a damaged windscreen.

What happened

In November 2024 Miss S made a claim on her car insurance policy for damage to a windscreen. An agent of Ageas attended, but whilst installing the new glass, it broke the rear-view mirror attachment, which was on the windscreen. Attempts were made to repair, but they didn't work. Frustrated at the lack of progress, Miss S said she wanted the manufacturer to complete the repair, she also complained to Ageas about the handling of the matter, and the inconvenience this had caused her. She said she felt unsafe driving the car as the rearview mirror wasn't secure.

The manufacturer carried out the repair in March 2025, with Ageas issuing its complaint final response letter shortly after. It accepted there had been delays, which had caused inconvenience to Miss S, to resolve matters Ageas offered £350 compensation.

Miss S didn't think £350 was sufficient for the inconvenience caused. So she brought her complaint to the Financial Ombudsman Service for an independent review. Our Investigator felt that Ageas had made a reasonable offer to resolve the complaint. Whilst Ageas had caused the issue with the rear-view mirror, she was satisfied it had taken steps to assist Miss S. So she didn't recommend Ageas do any more to put matters right.

Miss S didn't accept that. She didn't think the inconvenience to her had been fully considered. The matter was referred for an Ombudsman's decision and in June 2025 I issued my provisional findings. I said, having reviewed what had happened and the inconvenience caused to Miss S, I thought Ageas should pay a total of £600 compensation. A copy of what I wrote is below.

Ageas accepts it failed Miss S by causing delays and with issues in the repairs, so I'm not going to repeat the detailed timeline of what happened. My role is to consider if Ageas' offer of compensation was fair and reasonable to resolve the complaint. Having considered matters, I intend to decide that it wasn't.

Ageas' argument seems to be that because it agreed to fund Miss S' windscreen replacement through the manufacturer, then £350 compensation for the inconvenience it caused her is sufficient.

Where a business has made a mistake, this Service does consider the actions it took to put matters right. Unfortunately, mistakes can happen when dealing with insurers. And I can see that in January 2025 Ageas did try and assist Miss S with getting a quote from the manufacturer for the repair, without her having to take the car to one of the manufacturer's garages. However, that wasn't possible. I can see Ageas also tried to assist Miss S in trying to pay the manufacturer for the repair directly, rather than Miss S having to be reimbursed. So, I'm satisfied Ageas took some steps to try and lessen the impact on Miss S.

However, Miss S was still without a car to safely drive for around four months as a result of a mistake by Ageas when it was repairing the windscreen. Having seen photographs of the car, I can certainly see Miss S' concern. The rearview mirror, once loose from its attachment,

was hanging down from the windscreen, Miss S said she was worried it would collide with the windscreen should she need to brake suddenly, causing the windscreen to shatter.

Miss S said she couldn't afford to hire a car, so she often had to rearrange appointments for when she was able to borrow a car from a family member.

Miss S says to continue her weekly studying commitments, she borrowed a car, but this was inconvenient and caused her worry that she might have to miss her study classes. She was also without use of her car over the Christmas period, which she said made matters more challenging as she struggled to see friends without easy access to her car.

I don't think Ageas agreeing for the manufacturer to carry out the repair (having failed at least twice to repair it itself) means that Miss S shouldn't be further compensated for being without her car. As such, having regard to our compensation guidelines, I'm satisfied Ageas should pay Miss S a total of £600 compensation, including the £350 already offered.

Ageas accepted the provisional findings. Miss S said she wanted to highlight that after one repair (when Ageas said it had fixed the problem) she realised the rearview mirror had simply been stuck down with sticky tack. She said this hadn't held the mirror in place when she tried to adjust it. She said she felt the engineer had tried to deceive her in telling her it had resolved the issue.

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 had seen Miss S' photograph and her comments on that failed repair – referenced above – before I issued my provisional findings, I just hadn't commented on it specifically. Whilst this Service can make awards for unnecessary distress and inconvenience caused by a business, awards we make are not punitive. So, I can't award more compensation for the 'failures' themselves, it is the impact of those failures that I can make an award for. Having considered matters, again, including Miss S' points above, I'm satisfied that a total of £600 compensation is a fair and reasonable for the unnecessary distress and inconvenience Ageas caused Miss S.

My final decision

My final decision is that I require Ageas Insurance Limited to pay Miss S a total of £600 compensation, less any amount it has already paid to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 28 July 2025.

Michelle Henderson
Ombudsman