DRN-5671803

The complaint

Mr S complains One Insurance Limited (One Insurance) provided a poor level of service and a delay after he made a claim on his motor insurance policy.

What happened

Mr S made a claim on his motor insurance policy after he was involved in an incident with a third-party.

There was no contact from One Insurance after the claim was made and repairs to Mr S's car were not arranged for several months.

One Insurance said it would've expected contact to be made by Mr S in order to arrange the repairs. However, it apologised for the service received and offered £150 in compensation due to any distress or inconvenience that may have been caused.

Because Mr S was not happy with One Insurance, he brought the complaint to our service.

Our investigator upheld the complaint. They looked into the case and said to apologise for the distress and inconvenience caused by not contacting Mr S, and missing opportunities to contact him to move the claim forward and for putting the responsibility of this onto him, One Insurance should increase the compensation offered to £250.

As One Insurance 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.

Mr S contacted One Insurance in July 2024 by phone to report the incident in which his car was damaged. I saw on 28 July 2024 it sent correspondence to Mr S which set out what he could expect during the claims process. This included a section headed *repairs* which detailed it would try to pass Mr S directly to a garage for repairs to be arranged, but if this wasn't possible an approved repairer would aim to contact him within 72 hours. The correspondence ended with a notice which said it couldn't provide timescales regarding the completion of repairs and gave a list of contact numbers and other methods of contact to use should he have any issues.

I saw evidence of Mr S accessing his claim via One Insurance's online portal numerous times between August 2024 and December 2024, but I didn't see any evidence of him specifically asking about progress of repairs to his damaged car.

I saw the claim with the third-party involved in the incident did progress and the third-party vehicle was booked in for repairs in August 2024, but One Insurance didn't make any progress with organising repairs to Mr S's car until 16 December 2024, more than three months after the claim was reported. On this date it emailed him due to the claim being inactive, to check if he still wished to claim. I saw Mr S responded immediately via its online chat facility to say he still wished for the repairs to be completed. I saw One Insurance apologised and said it was unsure what had happened. It asked if it was OK to call him back when it had got him booked in for repairs, and I saw the next day progress was made on organising the required repairs

Despite being damaged Mr S's car was still road worthy and so he wasn't without a car during this delay.

In January 2025 One Insurance apologised to Mr S and said it was never its intention to delay the repairs. It said it would feedback to the relevant areas of the business to prevent reoccurring matters in the future with other consumers. It offered £150 in compensation due to any distress or inconvenience that may have been caused.

Although I recognise the letter provided to Mr S in August 2024, which confirmed his claim, included contact details for him to get in touch if there was an issue, this same letter set his expectations that One Insurance would be in touch with him and this didn't happen.

I saw in early November 2024 One Insurance recorded Mr S's claim was inactive and recorded repairs were outstanding, so it missed opportunities to contact him about the repairs at this date and caused a further delay before it eventually contacted him in mid-December 2024 to ask if he still wanted repairs to be completed.

It's not clear why Mr S didn't specifically enquire to One Insurance about any progress with his claim and in particular about arrangements to carry out the repairs to his car, but I think as One Insurance had told him it would be in touch to organise the repairs then it should have been in contact with him much sooner than it did.

I saw One Insurance accepted the delay was excessive without any contact and its offer of £150 compensation was for any distress or inconvenience that may have been caused by this delay. However, because there was more than one avoidable mistake made by it which impacted the length of delay to more than three months, I think this amount should be increased to £250.

Therefore, I uphold Mr S's complaint.

Putting things right

I require One Insurance to increase its offer of compensation and pay Mr S a total of £250 compensation, less anything already paid.

My final decision

For the reasons I have given I uphold this complaint.

I require One Insurance Limited to pay Mr S a total of £250 compensation, less anything already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 September 2025.

Sally-Ann Harding
Ombudsman