

## **The complaint**

Mr B complains that U K Insurance Limited (“UKI”) damaged his car when delivering it back to him following a claim under his roadside assistance insurance policy.

When I refer to UKI I also mean its suppliers and contractors whose actions UKI is responsible for.

## **What happened**

Mr B had a roadside assistance policy with UKI covering his car.

In March 2025 he made a claim. His car was recovered by one of UKI’s contractors, and delivered back to his house.

Mr B accepted delivery of it, and parked the car. Later, he found damage to the exhaust which had partially dropped. An exhaust mount has failed. He said the damage was caused when his car rolled off the recovery truck.

He complained to UKI.

It said it thought the exhaust mount was rusted and had failed because of that, not because of damage caused by the exhaust hitting the ground.

As Mr B remained unhappy, he brought his complaint to this service. He paid £299 for the repair, including a new section of exhaust, and asks that UKI refunds him. Our investigator looked into it and thought it wouldn’t be upheld. She thought that the damage could have happened during recovery, but the condition of the exhaust mount was so poor that the damage may have happened at any time.

Mr B didn’t agree with the view. Because he didn’t agree, his complaint has been passed to me to make a decision.

## **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.

Having look at the evidence I’ve been provided, I’m not upholding Mr B’s complaint. I appreciate this will be a disappointment for him, and I’ll explain why I’ve made this decision.

At the centre of Mr ‘s complaint is that the rear section of exhaust on his car was found to have ‘dropped’ shortly after his car was recovered by UKI. Both parties seem to agree that when his car was picked up, the exhaust was in the normal position, and then, at some point, the exhaust mount (which is a strap-like section of metal around the back box) had failed or snapped.

This service isn’t an expert on vehicles or maintenance, but I can see that the exhaust mount was badly corroded. I can see that the exposed ends of the mount are rusted and I can’t see

shiny metal, which I think it's fair I'd expect to see if the mount had been snapped by an impact.

Mr B has provided an image of some pieces of gravel in the tailpipe and has asked how they got there if it wasn't for the exhaust hitting the ground. I can't see pictures of any damage to the exhaust tailpipe or back box itself.

When his car was delivered, Mr B signed a form showing that he accepted his car back in the same condition it was collected. It's my understanding that Mr B either didn't walk around his car to check it, or didn't check underneath it. He thinks it would be unreasonable to expect a customer to check the condition of the underside.

UKI has provided a statement from its recovery contractor saying that its driver has recognised the drop-off location was sloping, and had re-positioned the truck and fully deployed its flatbed. It said it denied the rear of the vehicle come into contact with the ground nor did it ground-out.

Mr B had repairs carried out by his garage. UKI contacted the garage to find out what they thought was the likely cause. It said:

*"In our opinion the rear silencer retaining band was broken when the vehicle was removed from the recovery vehicle and caught the ground. This required a new rear silencer to be fitted as it was beyond repair."*

UKI then spoke to the garage. It recorded that:

*"I just called the garage on this and they never witnessed this happening, they are just repeating what the customer had told them. There is no visual damage on the exhaust, the band is corroded away, this is a common fault with these exhausts and the band can be bought separately for that very reason."*

Taking everything into account, I think it's fair I say that there's a possibility that Mr B's car exhaust touched or hit the floor when it was recovered by UKI to his home.

But, crucially, I don't think I can fairly say that the exhaust mount failed because of that impact. In other words, I think the condition of the mount was so poor that the journey itself may have been the cause of the failure rather than the actual delivery. Or, perhaps, the motion of the car being transported caused the weak mount to weaken further, which then failed on or near the point the car was delivered.

What this means for Mr B is that I'm not reasonably able to say that the damage was caused by UKI. I do appreciate this won't be the decision Mr B wants, but because I can't identify the cause, I can't uphold his complaint.

### **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 Mr B to accept or reject my decision before 3 November 2025.

Richard Sowden  
**Ombudsman**