

The complaint

Mrs W complains that esure Insurance Limited's approved repairer failed to carry out adequate repairs to her car following an accident.

What happened

Mrs W had esure car insurance. Her car was damaged in an accident and repaired by esure's approved repairer in August 2024.

The car failed its MOT in February 2025. Mrs W said, in summary:

- Her mechanic *"had to redo a lot of the repair work completed by the [esure] garage as it had been completed badly/poorly."*
- The catalytic converter also had to be replaced.
- She had to pay around £1,000 for these repairs.
- Her mechanic *"was certain"* this damage had been caused by the 2024 accident and not repaired properly.
- An independent expert inspected the car and noted her mechanic's repairs.
- He told Mrs W he couldn't see how the catalytic converter could have been damaged in the accident.
- Despite the independent expert's findings, esure didn't compensate her.

esure said the independent expert found no evidence that the 2024 accident and repairs were related to the MOT failure. Mrs W didn't accept this and complained to this service.

Our investigator didn't uphold the complaint. He found no evidence that the failed MOT – and the repairs Mrs W had done to her car – were connected to her accident the previous year or the repairs by esure's approved repairer.

Mrs W didn't agree, so the complaint was passed to me to make a final 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 done so, I find:

- The August 2024 Audatex report and photos show damage to the front to Mrs W's car only. Specifically, the front bumper, headlights, bonnet, and bodywork.
- The car failed its February 2025 MOT for the following issues: worn brake pads, a weakened seat belt, front exhaust leak/gas emissions, damaged front shock absorbers.
- I think the seat belt is most likely wear and tear and isn't related to the 2024 accident.
- The shock absorbers and brake pads were flagged in the 2024 MOT, so I don't think

these can be related to the 2024 accident either.

- The car had been driven around 4,000 miles between repairs in August 2024 and the MOT in February 2025.
- The April 2025 independent report said the impact of the 2024 accident “*was insufficient to have penetrated into the engine bay to damage the exhaust.*”
- The same report concluded: “*the exhaust and catalytic converter damage is not related to the claim*”.
- Mrs W didn’t provide a report from her mechanic or photos or other evidence of the damage they found.

I’m satisfied that esure’s actions were fair. It investigated Mrs W’s concerns and appointed an independent expert to inspect the car. The accident repairs were six months and 4,000 miles before the MOT, and the expert couldn’t connect the MOT failure to her 2024 accident or poor repairs by the approved repairer.

I know Mrs W will be disappointed by this, but I don’t think there’s sufficient evidence for me to conclude that esure should be liable for the damage to her car found in February 2025. It follows that I don’t uphold her complaint.

My final decision

My final decision is that I don’t uphold the complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs W to accept or reject my decision before 25 October 2025.

Simon Begley
Ombudsman