

## **The complaint**

Mr I complains that Aviva Insurance Limited caused delays in handling a claim made on his motor insurance policy.

## **What happened**

Mr I said his car was damaged whilst parked and unattended. He tried to make repairs himself, but then he made a claim on his policy. Aviva said its field engineer would need to inspect the car and this would be done within two weeks. But, due to mistakes and delays, this took five weeks. Mr I chased Aviva for updates during this time.

Aviva then said it needed to validate the claim. It wanted Mr I to answer some questions and take the car to a dealer's garage for a check on the car's ECU. Aviva said Mr I didn't respond to its enquiries and a month later he withdrew his claim. Mr I said that he needed his car to be repaired, and he was frustrated with Aviva's delays.

Our Investigator recommended that the complaint should be upheld. She thought Aviva had caused an avoidable delay of three weeks in having the car inspected. And she thought it should pay Mr I £100 compensation for the trouble and upset this had caused. But she thought Aviva had progressed the claim promptly after this point and Mr I hadn't co-operated with its requests until he withdrew his claim.

Aviva replied that it agreed to pay the compensation. But Mr I replied that he hadn't refused to respond to Aviva but had told it he was making the repairs independently due to its delays. He said it took ten weeks to get his car back on the road. He thought £100 compensation for the trouble and upset caused was insufficient.

## **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 can understand that Mr I felt frustrated that his car wasn't repaired ten weeks after the incident. I can see that he then carried out repairs privately as he didn't want to be without his car any longer. And he's explained that this delay had caused him financial losses and considerable trouble and upset.

As Mr I knows, Aviva is required by the relevant regulations to deal with claims promptly and efficiently. So I've looked at his claim journey to see if it caused any avoidable delays in handling his claim.

After Mr I raised his claim, Aviva said a field engineer would need to inspect his car. Mr I said he had provided photographs and a video of the damage to his car. But I think it was reasonable for Aviva to ask for an engineer's assessment of the damage. Aviva has agreed it took too long to arrange this due to errors and staff absences. It's now agreed to pay Mr I £100 compensation for the trouble and upset this three week delay caused.

I can see that Mr I called Aviva for updates within this time, and he was keen to have his car repaired. But I think £100 compensation is in keeping with our published guidance for the impact of such a delay. And so I think that's fair and reasonable.

Aviva received the engineer's report and acted on it within two days, which I think was fair and reasonable. The engineer had recommended that Aviva carry out an interrogation of the car's ECU to validate the claim.

I think it's fair and reasonable for Aviva to carry out a validation to ensure that the damage claimed for is consistent with the incident circumstances. I think this is in keeping with the policy's terms and conditions as stated on page 35 of the policy booklet:

*"We shall have full discretion in the conduct of any proceedings or the settlement of any claim.*

*The person who is seeking payment under this policy shall give us all the relevant information, documents and assistance we require to enable any claim to be validated for us to achieve a settlement or pursue a recovery."*

I can see that Mr I provided Aviva with requested information about the repairs he had already carried out and some of the requested documents. But the ECU interrogation had yet to be arranged. Aviva explained to Mr I that this was to check when the suspension damage to his car had first occurred and so determine if it was related to his claim.

The engineer said he tried to make contact with Mr I, but without success. And I've seen evidence that Aviva and the engineer tried to contact Mr I about this over the following month. But then Mr I told Aviva that he was withdrawing his claim and carrying out the repairs privately due to its delays.

But I don't agree that there were any avoidable delays after the initial inspection of the car. I'm satisfied that Aviva reasonably progressed the claim through its validation process, as it's entitled to do by the policy's terms and conditions. I think Aviva made reasonable attempts to contact Mr I to arrange the ECU interrogation. And I think it was Mr I's decision to withdraw his claim. And so I can't say that Aviva was responsible for this or that it should pay Mr I further compensation.

### **Putting things right**

I require Aviva Insurance Limited to pay Mr I £100 compensation for the distress and inconvenience caused by its handling of his claim, as it's already agreed to do.

### **My final decision**

For the reasons given above, my final decision is that I uphold this complaint in part. I require Aviva Insurance Limited to carry out the redress set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 3 November 2025.

Phillip Berechree  
**Ombudsman**