

The complaint

Miss M complains that U K Insurance Limited trading as Direct Line (UKI) didn't appropriately repair her car under the terms of her motor insurance policy after it was damaged in an accident.

What happened

In December 2024 Miss M's car was damaged in an accident that wasn't her fault. Another car ran into the back of hers. She claimed on her policy. UKI arranged for her car to be repaired by one of its approved repairers (the repairer).

After the repairer returned Miss M's car she was unhappy with its handling and said it was making noises. UKI appointed one of its engineers to inspect the car. He sat in it while Miss M test drove it. The engineer said that the problems with the car were related to issues which existed before the accident with its brakes and suspension. So the engineer said UKI wasn't responsible for putting those things right. He advised Miss M to have an independent engineer look at the car.

Miss M took her car to an independent firm (the firm) who found that the poor handling was due to an issue with the front right sub-frame and suspension. The firm said the car was unsafe to drive.

Miss M contacted UKI again. It initially told her that it would arrange for the car to be collected and that it would instruct a repairer. But soon after it told her that wouldn't happen.

Miss M complained. In reply UKI maintained its stance that the ongoing issues with the car were not accident or repair related. But it acknowledged that it had raised Miss M's expectations that it would collect her car for further repair. To address the impact of that it paid her £75 compensation.

Miss M remained unhappy and brought her complaint to the Financial Ombudsman Service. One of our investigators looked into it. He didn't think UKI needed to take any further action.

Miss M didn't agree with our Investigator's complaint assessment, so the matter's been passed to me to determine.

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'm not going to uphold it.

Miss M's car was hit in the back by another car. UKI arranged for the repairer to fix the car. The car was noted to have medium or light damage to the rear including bumpers, boot lid, tailgate and right rear light.

When looking at the car the repairer noted and took a photograph of an incomplete earlier repair to the front right suspension arm that was unrelated to the accident. The repairer said it had brought this to Miss M's attention.

After the repairs were completed Miss M complained about the car's handling and the noises it was making. UKI sent a senior engineer to look at the car. The engineer noted the car was

making a squeaking noise. He said that on a recent MOT, only around a month before the accident, the test had found the brake discs to be worn, pitted or scored. The engineer concluded that the squeaking was caused by the worn brake discs.

The engineer also noted a clunking sound, which Miss M had also complained about. He said this was caused by the front right suspension components. He said that these components had caused the car to fail its earlier MOT and had been repaired. He suggested that Miss M should take the car back to the garage that repaired the suspension to put it through the MOT and have it look at the suspension again. Alternatively he suggested that Miss M instruct another independent engineer to look at the car.

The firm then looked at Miss M's car. It told her that the problems with her car's handling were caused by an issue with the subframe and suspension on the right front.

UKI again concluded that this wasn't related to the accident or previous repairs.

So, looking at the opinions from the engineers – who are the experts in such matters – they noted that there was an issue with the front suspension that was unrelated to the accident. UKI's senior engineer noted issues with the car that were due to wear and tear and possibly the steps taken by the previous garage's to correct the suspension and put the car through its MOT. The firm then looked at the car and noted an issue with the same area of the car and suspension components as also noted by the repairer and UKI's engineer. The firm did not say how that damage had happened but there was no evidence that it thought the accident had caused the component to fail. And I note the firm did not comment on the issue with the squeaking noise or brakes.

So, all the engineering evidence I've seen indicates that the issues Miss M complains about after the repair were pre-existing. And while I'm not an engineer, I find it very unlikely that an incident which caused medium to light damage at the rear of the car could also cause damage to components in the front right suspension. And it's notable that the repairer identified there was a pre-existing issue with the front right suspension at the time of the repair. In other words the right front suspension was already in need of repair before the accident.

So I'm satisfied that the issues with the car that Miss M complained about were not related to the accident and subsequent repair. Instead they were more likely than not pre-existing and related to a previous MOT repair or wear and tear. And that's not something that Miss M's policy covers her for.

I'm aware that Miss M is unhappy that the repairer did not do a mechanical road test of her car before returning it to her. But given the location of the repairs to the rear of the car which were limited to bodywork or lights, I wouldn't think it was necessary for a repairer to do a mechanical road-test. Also, the repairer had noted the issue with the front right suspension and wasn't happy to drive the car. So, in the circumstances of this case, I don't think UKI did anything wrong by not insisting that the repairer did a road-test of the car before returning it to Miss M. It follows that I'm not going to instruct UKI to take any further action regarding the repairs to Miss M's car.

Turning to the issue of UKI telling Miss M that it would collect her car and instruct a repairer. It has explained that this happened as a result of a misunderstanding. But I've seen that UKI fairly quickly identified and corrected this mistake. It recognised that it had inappropriately raised her expectations when it paid her £75 compensation. I think that was a reasonable response to what was essentially an administrative error and while it caused Miss M some unnecessary disappointment, UKI put it right relatively quickly. It follows that I'm not going to instruct UKI to take any further action.

My final decision

For the reasons set out above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 13 November 2025.

Joe Scott
Ombudsman