DRN-5729518

The complaint

Mr B complains First Central Underwriting Limited (First Central) caused delays to the repairs to his car and didn't provide adequate updates on the progress of the repairs.

First Central are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As First Central have accepted it is accountable for the actions of the intermediary, in my decision, any reference to First Central includes the actions of the intermediary.

There are several parties and representatives of First Central involved throughout the complaint but for the purposes of this complaint I'm only going to refer to First Central.

What happened

Mr B's car was damaged in an incident with a third-party in late October 2024. He made a claim on his motor insurance policy that he held with First Central.

The car was collected by First Central's approved repairer and taken for repair. The parts required to complete the repairs were ordered but didn't arrive for a number of weeks. Then repairs were not completed by the date estimated by the approved repairer but Mr B wasn't notified of this, and he was unhappy he'd taken time to go and collect his car when it wasn't ready.

Mr B's car was returned to him in mid-February 2025.

First Central said it was sorry Mr B hadn't been happy with the service provided. It explained there had been supply issues with some of the parts required for the repairs and its approved repairer had been waiting for these to enable the repairs to be completed in full.

Because Mr B was not happy with First Central, he brought the complaint to our service.

Our investigator upheld the complaint. They looked into the case and said First Central failed to progress the repairs within a reasonable time frame from 7 January 2025 onwards and coupled with communication about the estimated completion date being poor, this had caused Mr B some frustration. They said First Central should compensate him with £100.

As Mr B 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.

I looked at First Central's claim notes. I saw Mr B made his claim on 20 October 2024. His car was taken to First Central's approved repairer and an estimate for the repairs was completed. This was authorised by First Central on 29 October 2024. The approved repairer then ordered the required parts and they were delivered on 11 December 2024 and repairs were started a few days later.

I saw when the parts arrived First Central's approved repairer sent a message to Mr B to inform him it estimated the repairs would be completed on 6 January 2025, providing there were no issues. It said if this changed he would be contacted with an update. No update was given so he went to collect his car on this date, but it wasn't ready. He was told it would now be ready on 10 January 2025.

There was then a further delay due to the steering-rack not being received. There was no estimate as to when this part would be received. There is no suggestion there had been a delay in ordering this part, but it is not clear why it hadn't arrived at the same time as the other parts.

The repairs were finally completed and the car was returned to Mr B on 14 February 2025.

I recognise there was a delay of approximately six weeks whilst waiting for the parts to arrive before any repair work could be started. I considered this, and I am unable to hold First Central responsible for it because it was outside of its control and was down to a parts supply issue. I recognise this will have been frustrating for Mr B, however I saw he was provided with a hire car for the duration of the repairs, so he did remain mobile.

Mr B said he had to pay for his monthly insurance policy premiums and his car finance monthly payment when he was without his car. However it is not usual or reasonable to expect the insurer to cover such costs.

I do think the level of communication to Mr B could have been clearer after 6 January 2025. The approved supplier should've let him know his car wouldn't be ready and this would've avoided him making unnecessary trips to the garage. It should also have kept him updated as to ongoing progress with the repairs which would have avoided him needing to ask for updates which took his time and caused frustration and stress.

Therefore, I uphold Mr B's complaint.

Putting things right

I require First Central to pay £100 compensation for the distress caused due to the lack of communication after 6 January 2025. I recognise Mr B thinks this should be more,, but this is in line with our standard approach.

My final decision

For the reasons I have given I uphold this complaint.

I require First Central Underwriting Limited to pay Mr B £100 compensation for the distress caused due to its lack of communication.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 September 2025.

Sally-Ann Harding
Ombudsman