

The complaint

Mr L has complained about the quality of the windscreen repair Highway Insurance Company Limited carried out following a claim on his car insurance policy.

What happened

Mr L has a car insurance policy with Highway. He made a claim for his damaged windscreen and Highway replaced it. But Mr L says he's unhappy with the quality of the windscreen repair it completed. He says he's experiencing problems when lights reflect on his car's Heads- Up Display (HUD) which cause the screen to be blurry and show ghost/double images. He also thinks the quality of the windscreen glass may be affecting his car's integrated safety systems.

Overall, Mr L believes Highway's replacement windscreen has left his car unsafe, so he wanted it to complete the windscreen repair with the manufacturer's approved glass. He provided a photograph which he said showed ghosting effects where an image of the vehicle's HUD reflected on the windscreen.

Highway had the windscreen repair inspected by its engineer. The engineer said there were no issues with the replacement glass, so Highway didn't uphold Mr L's complaint. It also said Mr L would need to log a new windscreen claim and pay a new excess if he wanted the manufacturer's glass to be fitted. But Mr L didn't think he should need to log a new claim and pay a new excess to have his windscreen replaced with the manufacturer's glass, so he referred his complaint to our Service.

Our Investigator didn't recommend that we uphold the complaint. He thought the repair was carried out in line with the policy terms and conditions and he said there wasn't a requirement for Highway to provide the manufacturer's approved glass for the replacement windscreen.

As Mr L didn't agree with our Investigator, the complaint has been passed to me to decide.

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've decided to not uphold this complaint and I'll now explain why.

Mr L's policy provides cover for windscreen repair or replacement due to damage, with an excess fee payable. Mr L's policy says Highway can decide to use suitable parts which are not supplied by the original manufacturer when carrying out repairs. But I think it's fair that a customer should have the peace of mind knowing the replacement carried out as part of their windscreen claim is safe and warranty compliant- without any cost to them other than the standard excess. So if there's evidence from the manufacturer that only their replacement windscreen should be used due to safety or warranty issues - we may decide to

ask the insurer to tell its repairer to use the windscreen stated by the manufacturer or cover the cost of this without applying an additional excess payment.

Mr L says that his car's manufacturer told him his windscreen should be fitted with manufacturer's glass. Highway asked for this to be confirmed in writing, but Mr L said the manufacturer would charge £264 for an independent inspection to support his complaint about the replacement windscreen. I don't find that it would be reasonable to ask Highway to fund this report as it already authorised a further inspection from its engineer and I'm satisfied this report is reliable.

Because I haven't seen sufficient evidence that shows the windscreen is unsafe, the policy terms and conditions of Mr L's policy fairly apply- so I'm satisfied its fair for Highway to use non-manufacturer's parts when carrying out the replacement of Mr L's windscreen, as long as the replacement works as it should. Here the evidence provided shows the replacement works as it should - I'll explain why below.

Highway said its repairer reported that when Mr L's car arrived for the repair, there was a tint on the windscreen which affected the viewing of the glass. It said the repairer thought the reason Mr L raised issue with the windscreen was because no film has been applied to it ,rather than there being issues with the HUD. The repairer also said Mr L told them he wanted the manufacturer's approved glass fitted instead so the front and rear glass matched - they said there was no issue with the replacement and the HUD was displaying as it should.

When Mr L complained to Highway about the quality of the windscreen repair, it arranged for a further inspection of the replacement by one of its engineers. I've reviewed the report the engineer carried out, and the glass was inspected and found to be satisfactory. The engineer said they were unable to replicate the blur and ghosting issues Mr L had reported. They reported the windscreen was tested inside the garage, and outside in neutral light but they didn't identify any issues. So, they were of the opinion the windscreen was working up to a commercially acceptable standard.

As I am not a windscreen specialist, I need to make my decision based on the weight of the available evidence. And while I appreciate Mr L's testimony about the quality of the replacement and the photograph provided, I find that it is less persuasive evidence than the report of Highway's engineer (windscreen repair specialist) who has found that the windscreen glass visibility is within the commercially acceptable standard.

In the absence of any contradictory expert evidence which suggests the repair on Mr L's windscreen is not up to the required standards, I find it more likely than not that it is up to standard. And while I understand Mr L's safety concerns and that the replacement glass wasn't tinted, I don't consider it would be fair for me to direct Highway to pay for Mr L's windscreen to be replaced with manufacturer's glass. This is because it has carried out a replacement that I'm satisfied is of good quality, in line with the policy terms and conditions.

Based on all the available evidence, I'm satisfied the windscreen repair Highway carried out on Mr L's car is sufficient to meet its obligations to Mr L under his car insurance policy. So, I won't be asking Highway to take any further action over this matter.

Due to Mr L's concerns Highway has offered to replace his windscreen with manufacturer approved glass - but it said he would need to log a new claim and pay another excess fee. I find this offer a bit strange because there would be no insured event to make a new claim for. Highway has said it's satisfied that there is nothing wrong with the windscreen replacement and there's no new damage.

But I'm satisfied Highways offer is reasonable here. Highway offering the option for Mr L to submit a new claim (subject to an excess payment) for the manufacturer's glass replacement is a reasonable option, should Mr L wish to take this up. I don't find it's something it ultimately needs to do, because there's no new damage, nor is there any issue with the repair it carried out. So strictly speaking it doesn't need to offer this. But offering it gives Mr L the option of having the manufacturer's glass fitted at a much lower cost to him than if he paid for it himself. While I've said this isn't something Highway needs to offer, because it has now made this offer, it should honour it should Mr L wish to accept it.

My final decision

For the reasons I've explained above, I don't uphold Mr L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 27 December 2025.

Colleen Cousins
Ombudsman