

The complaint

Mrs R complains about repairs carried out by Accelerant Insurance Europe SA/NV UK Branch following a claim made on her commercial vehicle insurance policy.

Reference to Accelerant includes its agents.

What happened

Mrs R's car was damaged in an accident. She made a claim to Accelerant who arranged for her car to be repaired.

Mrs R complains about those repairs. Namely she said a seal is missing and that the alignment of one of the wheels, on the side that was hit in the incident, isn't right. Mrs R thinks Accelerant should arrange for her car to be inspected and repaired.

Accelerant agreed to replace the missing seal, but said the part was on back order. It said it would contact Mrs R when the part became available.

But Accelerant said it wasn't responsible for the alignment issues Mrs R was experiencing. It said when it repaired her car, it carried out a geometry test showing everything was aligned as it should have been. It said it was only told of any issue some two months after the repair was carried out, and doesn't think it's related to the accident or any repair it carried out.

Mrs R didn't agree and brought her complaint to the Financial Ombudsman Service. She said the issue was preventing her from working properly and thought Accelerant needed to fix it. She said a recent geometry test showed that the alignment wasn't correct.

Our Investigator didn't recommend Mrs R's complaint be upheld. She didn't think there was enough persuasive evidence to support that the alignment issues were related to the accident or the repair. She thought Accelerant agreeing to replace the seal was reasonable.

Mrs R remained unhappy and asked for an Ombudsman's decision. She said nothing has happened since the accident or the repair so thinks the issue must be related.

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 upholding it.

Ultimately, I'm not persuaded that Mrs R has shown that the issue she's experiencing with the alignment of her wheel is related to either the accident claimed for, or the repair Accelerant carried out.

I've seen the report carried out after the repair and that shows the alignment was within tolerance. I appreciate there's a report which now shows it isn't, but this doesn't in itself show anything was wrong with the repair.

I've taken into account that it was some two months after the car was repaired before this issue was raised. But I do acknowledge that it may not have been an issue Mrs R was aware of right away. That said, I'm not persuaded any of the evidence I've seen supports that the reason for the problem was a poor or inadequate repair by Accelerant.

Therefore I'm not persuaded that this issue is something Accelerant need to take action on – because from the evidence it's not been shown to be, on balance, related to either the accident or the repair carried out.

Like our Investigator, I'm satisfied that Accelerant's offer to replace the seal when it becomes available is reasonable. I've not seen anything to show that this issue has caused any loss of function or use of the vehicle.

My final decision

For the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 10 December 2025.

Joe Thornley
Ombudsman