

The complaint

Mr H complains U K Insurance Limited trading as Privilege (UKI) made a poor level of repairs when he made a claim on his motor insurance policy.

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

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

What happened

Mr H made a claim on his motor insurance policy after he was involved in a road traffic collision on 4 December 2024. His claim was authorised, and his car was taken to an approved UKI repairer. Damage to his bumper was repaired and the car was returned to him on 20 December 2024.

Mr H was unhappy the bumper had been repaired and not replaced. He said there were scratches on the repaired bumper. UKI requested images of the scratch be sent to the approved repairer.

In March 2025 Mr H contacted UKI again regarding the scratches to his bumper. An Independent engineer inspected the car and reported the repairs to the bumper were to the required standard. They concluded the scratch reported was new damage and wasn't related to the original incident and Mr H would need to register a new claim for this damage. Mr H said the attending engineer caused additional damage to the bumper during their inspection of his car.

Because Mr H was not happy with UKI, he brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said based on the evidence available they found the damage from the initial incident was repaired to the required standard. And they couldn't say that damage had been caused by the engineer.

As Mr H 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.

Mr H complained there were scratches to the repaired bumper when his car was returned in December 2024. He said he was told a new bumper would be fitted. UKI's approved repairer said there were delays in the supply of a new bumper, and as the bumper was repairable, it

made the repairs. UKI's approved repairer said this was discussed with Mr H, but Mr H said this didn't happen.

UKI asked Mr H to submit images of the scratches to its approved repairer. He said he was unable to do this at the time due to it raining. I didn't see any evidence that images were sent at a later date when there was no rain. In March 2025 he contacted UKI about the bumper again. I saw he had been in contact with UKI a number of times in relation to his claim between December 2024 and March 2025. It isn't clear why he didn't mention the bumper again until March 2025.

When looking at complaints relating to claims for damage to a vehicle, our Service can't determine how the damage occurred. Instead what we look at is the information the insurance company relied on to make its decision.

In this case UKI organised for an independent inspection of the car bumper to take place. The inspection concluded the damage found to the rear bumper was fresh damage, consistent with another vehicle impacting the rear causing stress cracks. New scratches were also found to the rear face of the bumper and scratches below the tailgate edge due to the bumper being flexed during impact. Mr H disputes it was new damage. The independent engineer reviewed images of the car bumper from the original claim and found it was impossible for these new scratches to be related to the original damage which was to the rear corner of the bumper. It concluded the repair completed by the garage was excellent and they saw no reason for the bumper to be replaced as a result of the original repair.

Although I recognise Mr H had been expecting a new bumper to be fitted, I am satisfied the repairs were completed to a satisfactory level as confirmed by the independent engineer's investigations. And by repairing the part and not replacing it, this avoided any delay.

Mr H also said the engineer caused damage during the inspection of the bumper. I saw the engineer admitted to wiping the surface. However, after reviewing the evidence provided which included images from Mr H, I am unable to say the marks were caused by the independent engineer, it seems more likely this is damage connected to another impact.

It's important to again note that our service can't determine how the damage to Mr H's car bumper occurred. What we have to consider is the information or opinions UKI relied on to make their decision. I'd expect to see either a report or opinion from a qualified expert, and in this case an independent engineer has confirmed the scratch to the bumper wasn't linked to the accident and the original repairs were found to be satisfactory.

Based on my review of the evidence provided I think UKI acted fairly and reasonably. The repairs were completed avoiding unnecessary delays. I wouldn't expect a replacement part to be provided if a repair was possible. Therefore, I don't uphold Mr H's complaint and don't require UKI to do anything further.

My final decision

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 26 November 2025.

Sally-Ann Harding
Ombudsman