

The complaint

Ms S complains about Ageas Insurance Limited's delays in handling a claim on her motor insurance policy.

What happened

Ms S had a motor policy that was underwritten by Ageas but administered by a broker. In February 2025 Ms S was involved in an accident. She didn't think the accident was her fault. She contacted the broker who put her in touch with a claims management company (CMC) to pursue the claim.

On 19 April 2025 the claim was referred to Ageas, as the policy underwriter to deal with the claim. That was because the third party insurer was delaying handling the matter and the CMC was no longer pursuing it. Ms S told Ageas she would like a local garage to repair her car.

Ageas received the local garage's repair estimate on 22 April 2025. Ageas's engineer tried to ring Ms S to discuss the matter on 28 April 2025 and left a voicemail message for her. Ms S sent Ageas a message two days later saying she'd prefer email contact. Ageas's engineer emailed Ms S on 2 May 2025 agreeing to offer a cash-in-lieu payment equal to the costs of the repairs less her policy excess. Ms S agreed to that and Ageas arranged payment that day.

Ms S complained about delays. Ageas didn't uphold her complaint about how long it had taken them to issue settlement. Ms S brought her complaint to the Financial Ombudsman Service. When she did so she complained about numerous issues. Our Investigator explained that we could only look into things that that Ageas had first been given the opportunity to respond to. And he said he didn't think Ageas had delayed in settling the claim. Ms S remained unhappy, so her complaint's 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.

Ms S has asked that we consider numerous points of complaint covering the period from when the accident first happened in February 2025 up to and including recent events. Those include, amongst other things, pursuing the third party insurer for an admission of liability, paying her excess, and the effect on her future premiums. But, as our Investigator has previously explained, this is not something we have the authority to do.

I'll briefly explain that we don't have a free hand to look at every complaint brought to us. What we can and can't look at is set out in the dispute resolution rules (DISP), which are included in the FCA's Handbook. Under DISP 2.8.1 we can only consider a complaint where the business concerned, in this case Ageas, has either already sent a final response to the complaint or has otherwise had the time allowed to consider it.

In this case, prior to dealing with our Service, Ms S had only complained to Ageas about its delays in making settlement. So that is the only matter I have the authority to look into here. And, having done so, I don't think Ageas handled the matter unfairly or unreasonably.

The matter was only referred to Ageas on 19 April 2025. Prior to that the CMC was handling it. The CMC is a separate business to Ageas and it was not acting as Ageas's agent nor acting on its instruction. So, Ageas isn't responsible for the CMC's or any other business's actions prior to its own involvement. That means that we can't look at any complaints about the actions of other firms for which Ageas had no responsibility before it became involved.

After the matter was referred to Ageas on 19 April 2025, I think it arranged settlement within a reasonable timeframe. Miss S said she wanted to use her own garage to repair her car. Ageas's engineer considered that garage's repair estimate within five working days of receiving it and contacted Ms S without delay. And soon after Ageas arranged payment. In total Ageas took ten working days from receiving the repair estimate to arranging payment. I think that was a reasonable time-frame in the circumstances. So, I won't be instructing Ageas to take any further action on that point.

Ms S has continued to raise other complaints about Ageas's handling of things, which I believe Ageas is considering separately. So, for the reasons given above, those aren't matters I intend to comment on here.

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 Ms S to accept or reject my decision before 10 September 2025.

Joe Scott
Ombudsman