

The complaint

Miss T complains about how Advantage Insurance Company Limited handled a claim on her motor insurance.

Miss T's policy was sold and is administered by a third-party company on Advantage's behalf and all her correspondence has been with this company. However, Advantage is the policy underwriter so her complaint is against Advantage. Any reference to Advantage in my decision includes the policy administrator.

What happened

Miss T had car insurance underwritten by Advantage. In March 2025, she was involved in a road accident. She reported this to Advantage and made a claim on her insurance.

A brief timeline of the claim is:

- 14 March. Accident. Miss T instructed an accident management company (AMC) to handle her claim with Advantage.
- 20 March. Advantage authorised recovery and storage charges.
- 21 March. Miss T told Advantage she'd cancelled the AMC.
- 26 March. Car ready to be released to Miss T's repairer.
- 2 April. Car recovered to Miss T's repairer.
- 3 April. Repairer sent Advantage its estimated repair costs.
- 7 April. Advantage authorised repairs.
- 12 May. Repairs completed and car returned to Miss T.

Miss T complained about how Advantage handled the claim, in particular its *"lack of service, poor communication and extensive delays"* throughout the claim.

Advantage said that Miss T had chosen to have her own repairer fix the damage to her car. It explained that, in these circumstances, she was responsible for arranging recovery of the car to her repairer. However, it apologised for its poor communication and for giving her conflicting information about the location of her car. It offered her £250 for this.

Miss T didn't accept this and complained to this service. She said she'd made over 300 phone calls to Advantage, its recovery agent, storage company, roadside assistance, car hire company, and others. She said her experience with Advantage left her *"feeling frustrated, helpless, and mentally distressed."*

Our investigator didn't uphold the complaint. He thought Advantage had managed the claim reasonably well. He found that some of the difficulties Miss T experienced weren't Advantage's responsibility. He agreed it should compensate Miss T for some service and communication failings. However, he thought its £250 offer was fair.

Miss T didn't accept this, so the complaint was passed to me to make a final decision.

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.

First, ombudsmen decisions are published so are written in a way that prevents the customer from being identified. Miss T has explained her personal circumstances so I'm not going to set them out here. If I'm vague about them it's to keep Miss T from being identified not because I've ignored them or think them irrelevant.

Insurance claims are, by their very nature, distressing. That's especially true when someone has gone through a traumatic experience, as Miss T did. The key issue for me is whether Advantage caused unnecessary distress through its handling of Miss T's claim.

I find:

- I think the claim was complicated by three things:
 - First, there were two related incidents. Miss T initially hit an object while driving which disabled her car. Her car was then struck by a third party.
 - Second, she engaged the AMC.
 - Third, she wanted her own repairer to fix her car.
- Miss T initially engaged an AMC to manage her claim. This company was separate to Advantage so Advantage can't be held responsible for the actions of the AMC. It's clear from Advantage's records that the AMC's involvement created some delays at the start of the claim.
- The policy allows Miss T to arrange her own repairs: *"You can take your car to a repairer of your choice but if you do so you won't be entitled to the benefits available under the nominated repairer scheme and there will be an additional excess to pay as shown on your schedule of insurance. You will also need to submit a repair estimate to your insurer for authorisation before the work can start, which may delay the progress of your claim and the repairs to your car."* Advantage's records show it explained this additional excess to Miss T during a call on 18 March.
- That's fine but this creates the risk of a delay between the repairer assessing damage and Advantage authorising the cost of repairs. However, I'm satisfied that this didn't cause an unreasonable delay in this case (see below).
- There was a gap after Advantage arranged for the car to be released from storage on 26 March. Miss T's repairer couldn't accept the car until 2 April. I don't think Advantage can be held responsible for this.
- Similarly, I don't think Advantage can be held responsible for the time it took Miss T's repairer to fix her car. It was released to the repairer on 2 April; repairs weren't completed until 12 May.
- That means the time between the car being ready for Miss T's repairer and Advantage authorising repairs was ten days. In the circumstances, I think this was reasonable. I agree with Advantage when it said: *"Had the [AMC] not been involved, the claim would have likely been resolved much sooner."*
- Pages 15 and 16 of the policy booklet cover hire cars (called a replacement car in the policy). It says: *"The replacement car service is only available if you are making a claim under Section 1 or 2 of the policy **and the repair is being done by your insurer's***

nominated repairer." [my emphasis] As Miss T arranged her own repairer, I'm satisfied that the replacement car option wasn't available to her.

- I don't think that's unreasonable. The risk to Advantage is that repairs take longer than expected (as happened here) so its costs increase.
- I recognise that Miss T says she made 300 calls to the various parties involved in her claim. Advantage's records show she called it roughly 30 times. Advantage called her a similar number of times.
- I think some of Miss T's expectations were unrealistic and/or unreasonable. For example, asking to be called at precise times and being unhappy if Advantage missed this by as little as ten minutes. I think Miss T should recognise that her claims handlers would have been dealing with multiple cases at any time. I also note several instances when Miss T told the agent she couldn't take the call. Finally, there's evidence that she was abusive towards Advantage agents.
- For the reasons above, I don't think Advantage mishandled the claim or failed to progress it in good time.
- It appears that Miss T's repairer failed to send Advantage its invoice and then failed to reply to Advantage's requests for this. In the circumstances, I don't think it was unreasonable for it to contact Miss T and ask her to request this.
- Advantage acknowledged that it might have given Miss T clearer guidance about how to cancel the AMC. It also accepted that a manager failed to call her as promised, and recognised the stress involved in the claim. I think Advantage's decision to compensate Miss T for this is fair.

I've considered the level of award given by this service in similar circumstances. Having done so, I'm satisfied that Advantage's offer of £250 is fair. I'm not going to ask it to do anything more.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 28 October 2025.

Simon Begley
Ombudsman