

The complaint

Mr H complains about Ageas Insurance Limited's service in connection with a windscreen replacement claim he made on his motor insurance policy.

The repairing company which replaced Mr H's windscreen operates under its own branding. But, as it was essentially acting as agents for Ageas in this instance, for simplicity I will only refer to Ageas within this decision.

What happened

Mr H's car windscreen was damaged and required replacement. Ageas arranged for that to happen. The day after the replacement Mr H's car battery was flat. He called out a roadside assistance company which started the car. Mr H said the roadside assistance company found tools under the bonnet which Mr H believed the windscreen technician had left behind.

Ageas said that its technician who'd repaired the windscreen said he still had all of his tools so didn't think he'd left any behind.

Around ten days later Mr H contacted Ageas again. He said that his car's automatic windscreen wiping system/rain sensor had developed a fault. Ageas asked Mr H to take his car to one of its garages so it could look into it. Mr H arranged to do so the following week – on 3 March 2025. He asked for an afternoon time slot. Ageas said it could offer him its latest slot at 3.30pm which Mr H accepted. But, on the day he asked to take his car in earlier. He did so but the garage were working on other cars and couldn't look at Mr H's car straightaway. Mr H left without Ageas looking into the issue.

Mr H complained and asked if he could take his car to another of Ageas's garages. Ageas did try to arrange this. Mr H was busy and wanted to check if the car still had the issue first. Ageas didn't manage to contact Mr H following that.

Ageas sent a response to Mr H's complaint about the issues on 14 March 2025. It said that its technician believed he had taken all of his tools away after replacing Mr H's car's windscreen. But it apologised if the technician had left tools behind.

Concerning the battery issue the technician said he hadn't known how to turn the car's alarm off and wondered if this had drained it. Ageas added that it hadn't been able to contact Mr H to confirm if he was still having an issue with the rain sensor. But it said that if the issue remained he should contact it.

Mr H brought his complaint to the Financial Ombudsman Service. One of our Investigators looked into it. He didn't think Ageas needed to take any further action. Mr H didn't agree so the 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.

Mr H's told us that he hadn't experienced an issue with his car's battery before the windscreen replacement and he hasn't had the same problem since. So he thinks the battery must have been drained during the replacement. While that's a possibility I simply don't have sufficient evidence to arrive at that conclusion. The technician shot a post repair video and

the car seems to be responding appropriately at that time. And I note that it wasn't until the next day that Mr H noticed that the battery was drained. So it's equally possible that something else, unrelated to the windscreen replacement, caused the battery to drain after the replacement was completed. In those circumstances I don't think it would be fair to conclude that Ageas must have caused the battery to drain.

Mr H was also unhappy that tools had been left behind. The technician's evidence is that he didn't leave any tools behind as he still had all of his. And the roadside assistance company didn't refer to anything being left behind in its brief report of the call out. So it's not clear how this happened. And Ageas apologised if its technician had left items behind. I think that's a reasonable response in the circumstances.

Mr H was concerned that if he hadn't found the items left behind they could have damaged his car. But there's no evidence that the issue caused any damage to Mr H's car. So I'm not going to instruct Ageas to take any further action.

Mr H was also unhappy that Ageas's garage couldn't look at his car when he took it there. But, Ageas had arranged an appointment at Mr H's convenience in the afternoon. And while he wanted to change that it was apparent that the garage couldn't fit him in at that time as it was dealing with other customers' cars. So it told him he could wait or come back later. I find that a reasonable response.

I'm aware Mr H thinks that Ageas's staff member was rude. And it's evident that Mr H went away unhappy as he raised a complaint. But, clearly, I wasn't there when the exchange took place and I've seen no other evidence of the events. And there's often potential, when a consumer doesn't receive the answer they want – which in this case was for Ageas to look at his car without delay – for them to interpret a business's actions as being rude. However, in the same exchange the business may believe it conducted itself entirely professionally. So without some form of independent evidence of how events unfolded I don't think it would be fair to conclude that Ageas dealt with Mr H unfairly.

I'm also aware that Mr H thinks Ageas shut down his complaint too soon as the sensor issue wasn't resolved. But Ageas's post repair video shows that the windscreen wipers were working effectively. So it would appear that the sensor problem wasn't apparent at that time. Ageas then offered to look at the car at a time convenient to Mr H. But he then changed that appointment. I don't think that was Ageas's fault.

Further Mr H himself said he wanted to confirm that the problem still existed before taking his car to the other garage. But Mr H didn't get back in touch with Ageas and it had no success in contacting him. So it closed its complaint at that point. But it did say that if he was still experiencing the issue to get back in touch. I think that was a fair and reasonable response in the circumstances. In those circumstances I'm not going to instruct Ageas to take any further action.

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 Mr H to accept or reject my decision before 22 October 2025.

Joe Scott
Ombudsman