

The complaint

Mr I and Mrs I complain about the way Watford Insurance Company Europe Limited (Watford) handled the claim they made for their windscreen under their motor insurance policy.

This complaint has been bought by both Mr I and Mrs I, but as Mrs I is the policyholder, and for ease, I've referred to her throughout.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

In December 2024 Mrs I suffered a large crack on her windscreen and so she reported a claim to Watford under her motor insurance policy. An appointment was arranged for 7 January 2025 to repair the windscreen, but this was cancelled as the new glass was damaged. On 6 February 2025 Watford attended to fix Mrs I's windscreen, but didn't have the clips required to do so. The repairs were eventually carried out on 26 February 2025. Mrs I was unhappy with the delay in repairing her windscreen and so raised a complaint.

On 27 February 2025 Watford issued Mrs I with a final response to her complaint. It said it would waive Mrs I's excess by 50%. Mrs I referred her complaint to this Service.

On 17 June 2025, following Mrs I referring her complaint to this Service, Watford issued her with another final response. It acknowledged there had been delays during Mrs I's claim and offered a further £50 compensation.

Our investigator looked into things. He said he didn't think the compensation Watford had offered was reasonable to acknowledge the distress and inconvenience caused to Mrs I. He said he thought Watford should pay Mrs I £200 compensation, along with waiving 50% of her policy excess.

Mrs I accepted our investigator's view but Watford didn't agree with it. It said there were issues with the windscreen suppliers which were outside of its control, and it felt the compensation it had offered was reasonable in the circumstances.

As an agreement couldn't be reached, the complaint has 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.

I want to acknowledge I've summarised Mrs I's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mrs I and Watford I've read and considered everything that's been provided.

Watford has acknowledged there were delays in replacing Mrs I's windscreen and has waived 50% of Mrs I's excess and offered a further £50 compensation. So, I've considered whether this is reasonable to acknowledge the impact to Mrs I.

Having done so, I don't think the compensation Watford has offered is reasonable to acknowledge the distress and inconvenience caused to Mrs I.

The initial appointment to replace Mrs I's windscreen was booked for 6 January 2025, but the new glass was damaged. Whilst I acknowledge this was outside of Watford's control, the next appointment wasn't until 6 February 2025, a month later. Given Mrs I was unable to drive her vehicle, I don't think it's reasonable she was required to wait a month before the next appointment, and I can't see Watford took any steps to carry out the repair more quickly, such as contacting alternative suppliers. And during this period I can see Mrs I spent time contacting Watford for an update.

The appointment on 6 February 2025 was unsuccessful as the appropriate clips hadn't been ordered. Watford has said it wouldn't have been aware these clips were required as they aren't typically ordered, however I'm not persuaded this justifies the further delay. Watford are the experts here, and ultimately it has arrived to repair Mrs I's windscreen without the necessary parts to do so. Mrs I suffered the inconvenience of making herself available for this unsuccessful repair.

Mrs I's windscreen was eventually repaired on 26 February 2025, almost two months after she first reported her claim. During this period she was unable to drive her vehicle and so had to make alternative arrangements. She also had the distress and inconvenience of the two failed appointments and having to chase Watford for updates.

Taking everything into consideration I think the compensation suggested by our investigator is more reasonable to acknowledge the distress and inconvenience Mrs I was caused by the errors I hold Watford responsible for. So, I require Watford to pay Mrs I a total of £200 compensation, along with waiving 50% of her policy excess.

My final decision

For the reasons I've outlined above I uphold Mr I and Mrs I's complaint about Watford Insurance Company Europe Limited. I require it to pay Mr I and Mrs I a total of £200 compensation, along with waiving 50% of her policy excess.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I and Mrs I to accept or reject my decision before 18 November 2025.

Andrew Clarke
Ombudsman