

The complaint

Mr C complains that esure Insurance Limited's approved repairer damaged his car when he made a claim on his motor insurance.

esure used a third-party company to handle Mr C's claim and most of his correspondence has been with this company rather than directly with esure. For the avoidance of doubt, any reference to esure includes its agents, including the claims handling company.

What happened

Mr C had an esure car insurance policy. The car's windscreen was replaced by esure's approved repairer at the start of August 2024. Two weeks later, he noticed an area of the leather dashboard had dried and curled up. He thought esure's repairer – who I'll refer to in my decision as 'A' – had spilled a chemical on the dashboard to cause this damage.

Around the same time, he found that water was coming into the car when it rained. He says this damaged the carpet in the passenger footwell. It also affected the car's electrics, including "*excessive drain on the battery causing it to go flat*" and problems with the indicators. He complained to esure.

The dispute – and esure's investigations – lasted several months. In summary:

- esure replaced the new windscreen in September 2024 and refunded Mr C's £100 excess.
- It replaced the damaged carpet in November 2024.
- It didn't think the electrical damage was linked to the windscreen but invited Mr C to provide more information about this.
- It arranged an independent inspection of the dashboard in January 2025.
- The expert was unable to determine the cause of damage.
- It originally offered him £200 in November 2024 as a gesture of goodwill.
- Its final offer was £550 "*in acknowledgement of the time taken to resolve the matter, and the overall experience you've had.*"

Mr C didn't accept this and brought his complaint to this service. He said:

- He had the car valued at £3,645 but was offered £1,300 by an online buyer.
- That's a loss of £2,345.
- He paid £51.98 for jump leads and a starter pack in case the battery went flat.
- He thinks esure should pay £5,000 compensation for the time he's spent trying to resolve the matter and the stress this caused.
- He asks for £7,397 as a settlement.

Our investigator didn't recommend that the complaint should be upheld. He thought the evidence for the cause of damage to the leather dashboard was inconclusive, and its offer was fair. He explained that he was unable to link the problem with the car's electrics to the

poorly installed windscreen without an expert report.

Mr C 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.

Mr B sent us the results of his own research and investigation into the cleaning materials used by A and their potential effects on leather. I'm grateful to him for this and I appreciate the time and effort he's obviously put into this. I've looked at everything he's sent us, but I don't think I need to comment on each point to reach the right outcome. I've focused instead on what I think are the key issues.

Having done so, I find:

- esure told us A doesn't use chemicals "*within the proximity of the vehicle.*" That broadly matches what A's second technician told Mr C.
- I think that's important. Mr C's car won't be the only one with a leather dashboard. I think it would be very surprising if A used materials that might cause damage to any part of the car's interior or exterior, including leather.
- The independent expert concluded: "*We are unable to confirm when or how the damage to the dashboard has occurred.*"
- I understand Mr C's argument that if prolonged contact with the cleaner used by A can cause skin irritation, it could damage leather. However, the supplier he contacted told him there were "*no studies into the effect these products will have on leather.*" It didn't provide a professional opinion about the damage Mr C described.
- Mr C confirmed that he "*closely inspected*" the dashboard after A's technician replaced the windscreen. I find it difficult to conclude that the technician could have spilled something onto the dashboard – which later caused such severe damage – that Mr C couldn't detect on close inspection immediately afterwards.
- esure made a similar point. It said: "*for the leather to shrink to the degree shown in the photographs, excessive spillage would have needed to occur, which would have been more than evident at the time of the windscreen replacement due to the discoloration of the leather.*" I think that's a valid point.
- Mr C says his photos show wipe marks on the dashboard. I'm afraid I'm unable to see this. In any case, I think it would be difficult for me to conclude that these wipe marks were made by a technician some weeks earlier.
- I agree the windscreen was fitted poorly and allowed water into the car. I'm pleased esure accepted this and resolved this to Mr C's satisfaction.
- However, I think this is a separate issue and Mr C hasn't suggested that this is linked to the damaged leather. So while I think the poorly fitted windscreen raises obvious concerns about the technician's ability and attention to detail, it doesn't automatically follow that he damaged the dashboard.

I think the evidence about the damage to the dashboard is, at best, inconclusive. I understand why Mr C believes A's technician must be responsible for it. I agree with him that

A should have told him what materials it used on his car. I don't see any reason why it shouldn't, and I think this only increased his suspicions.

However, neither the independent expert nor the supplier contacted by Mr C were able to determine the cause of damage or attribute this to the cleaner used by A. Given these experts can't confirm this, I don't think I reasonably can.

esure offered Mr C £550. That's more than the higher range of the quote to repair the leather. I know Mr C says the windscreen would have to be removed to do this but, for the reasons above, I find no reason to ask esure to cover this cost. I think its offer is fair.

Finally, esure told us it offered to arrange for an engineer to assess the car's electrical issues and invited Mr C to provide his own expert report about this. As far as I'm aware, Mr C didn't take up this offer. Without this, I'm unable to make a finding on the cause of the car's electrical issues.

I recognise the time and effort Mr C put into maintaining his car. He told us why he has such an attachment to it, so I understand why he feels so strongly about his complaint. But based on everything I've reviewed, I don't find esure liable for the damage to the leather dashboard. I won't be asking it to do anything more than it's already offered. It follows that I don't uphold the complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 23 October 2025.

Simon Begley
Ombudsman