DRN-5797150

The complaint

Mr J complains about the way U K Insurance Limited (trading as Direct Line) have handled the return of his written-off car following a claim under his late father's car insurance policy.

What happened

The details of what happened are well known to both parties. So, I will just summarise them here.

- Following a claim, the Mr J's late father's car was written off and the estate was paid out in line with the policy terms and conditions.
- Mr J who was a named driver under the policy, purchased the car as salvage from Direct Line.
- However, when it was to be delivered to Mr J, the delivery company (an agent of Direct Lines) initially delivered it to the wrong address. Mr J was also unhappy that a tyre jack was no longer in the car and the smell of the car. He also says he raised an issue with the stop/start mechanism not working. He raised a complaint.
- Direct Line responded and offered a total of £350 compensation for the issues. They say this was £150 for the inconvenience in the delayed delivery, £100 for a replacement tyre jack and £100 to have the car valeted because of the smell.
- Mr J remained unhappy. He said it had caused significant inconvenience and that he had spent much time trying to sort out the issue and find out why the car had been delivered to the wrong place.

Our investigator looked into it. But she thought Direct Line had done enough to put things right.

Mr J remained unhappy and so the complaint has been brought 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.

Having done so, I agree Direct Line have already offered enough to put things right here. Let me explain why.

Whilst I understand this will have been frustrating for Mr J, at a difficult time following the loss of his father, I don't think Direct Line need to do any more here. The salvaged car was delivered to an incorrect address by an agent of Direct Line. The driver has explained he delivered it to an address he has delivered to previously as an assumption it would be for them. This was an error rectified with the car being delivered to the right place on the same day and an explanation has been given.

I think the £150 compensation for this is fair. I appreciate that Mr J has said this involved many emails over a considerable amount of time. And that he was expecting communication from the agent responsible for the delivery. But I think the £150 already fairly recognises the impact of this.

Mr J then complained that the car was missing a tyre jack and that there was a smell in it. Direct Line have offered £100 to have the car valeted for the smell and £100 for a replacement tyre jack. I also think this is fair and they don’t need to do more here.

Mr J remains unhappy that there was a further issue with the stop/start technology for the car. However, this was not raised for several weeks after the car was returned. There is no evidence that it was caused by Direct Line, and I can’t fairly ask them to do anything to put this right.

In summary, I think Direct Line have already offered enough to compensate Mr J for the issues surrounding the return of his salvaged car.

My final decision

I do not uphold this complaint. U K Insurance Limited trading as Direct Line have already offered enough to put things right. They should pay Mr J a total of £350 compensation, if they haven’t already done so.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr J to accept or reject my decision before 3 October 2025.

Yoni Smith
Ombudsman