

The complaint

Mr D complains about how UK Insurance Limited ('UKI') handled a claim on his motor insurance.

Mr D's policy was sold and is administered by a third-party company on UKI's behalf and all Mrs D's correspondence has been with this company. However, UKI is the policy underwriter so the complaint is against UKI. Any reference to UKI in my decision includes the administrator.

Mr D is represented in this matter by his wife, Mrs D, who has provided most of the information on his behalf. For simplicity, I'll refer mainly to Mrs D in my decision.

What happened

Mr D had car insurance with UKI for a new car bought in November 2024. The policy included cover for windscreen repairs and/or replacement, subject to a policy excess "*for each incident you claim for.*"

In March 2024, the car's windscreen was cracked. Mr D contacted UKI's approved repairer, who I'll refer to in my decision as 'A'. A agreed to repair the windscreen. Its technician finished this work in half an hour. Mrs D says her husband wasn't happy with the repair. He thought the windscreen looked "*dull*", and not in keeping with a new car. Mrs D says A's technician told her husband the repair was covered by A's lifetime warranty.

A few weeks later, in April, Mr D heard a crack from the windscreen. A inspected it and told Mr D this was a new crack and he had to pay a new policy excess to replace it. Mr D was unhappy about this. He thought the first repair must have been inadequate. He was also unhappy with how A treated them and wants A to apologise for this.

UKI explained that the second crack was the result of a second impact, and wasn't linked to a faulty repair. It conceded that this seemed strange but its engineers had reviewed the images of the windscreen and confirmed a second impact. This meant this was a second claim so a second policy excess was payable. It accepted some service failings by A's technician. Since this service's involvement, UKI has increased its compensation from £90 to £350 to apologise for the inconvenience this caused him.

Mr D remained unhappy and complained to this service. Mrs D says, in summary:

- The second claim should have been dealt with under warranty.
- Both claims are recorded on the Claims and Underwriting Exchange (CUE) database, resulting in an increase to their car insurance premium.
- The technician signed the job sheet for Mr D and didn't provide a certificate of calibration, as promised.
- The windscreen was scrapped without Mr D's permission.
- The conduct of A's staff was poor.

Our investigator didn't uphold the complaint because she thought UKI's offer was fair. Mrs D

– on Mr D’s behalf – didn’t agree, 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, for the avoidance of doubt, UKI – as the policy underwriter – is responsible for the actions of its approved repairer, A. That’s why the complaint is against UKI.

I find:

- Mr D’s policy schedule shows the policy excess for windscreen repair is £25 and for windscreen replacement is £115. A charged his the policy excess for both the March repair and the April replacement.
- UKI’s engineer concluded: “*Chipping is not consistent with a failed repair, angle of crack extension towards repairs would be consistent with new impact damage spreading after the fact.*” UKI told us “*the [second] crack was radiating from a new impact mark, and not a warranty issue with the previous repair.*” That’s why A charged the £115 excess for the second repair.
- I accept that both A and UKI’s engineers confirmed this was a second impact, so a new claim. UKI’s photo appears to show two separate impacts. I also accept that Mrs D hasn’t provided evidence to show it was the same impact that caused the damage. (It’s worth pointing out that I think this would be difficult for Mrs D to prove, particularly after the windscreen was replaced and when the natural assumption would have been that the damage was linked to the first crack.)
- However, I think UKI might have handled this better. Given it acknowledged the unlikelihood of two separate impacts within a few weeks on a relatively new car, I think it might reasonably have waived the second excess. If it had done, I don’t think I’d be writing this decision.
- UKI has paid Mr D a total of £350. So that, in effect, is a refund of the excess plus £235 to acknowledge A’s service failings. In the circumstances, I think that’s fair.
- I understand the financial redress isn’t Mr D’s reason for bringing the complaint. However, I can’t compel UKI to apologise for its technician’s conduct any more than it has done already.
- UKI has sent us evidence that neither claim has been recorded on CUE.
- Mr D’s is now insured with a different insurer so it’s difficult for me to assess his premium. Mrs D has said this increased by £139 when she informed the insurer about the second windscreen claim, however I haven’t seen any evidence of this, or that the increase was due to the windscreen claims.
- In any case, the compensation – excluding what might reasonably be considered a refund of the policy excess – is greater than the increased premium. In the circumstances, I think this is fair.

I recognise that Ms B feels very strongly about this. But UKI has paid Mr D £350 to settle his complaint. Having considered the level of award given by this service in similar circumstances, I’m satisfied that this is fair. I won’t be asking it to do any more.

My final decision

My final decision is that I don't uphold the complaint because I'm satisfied that the £350 paid by UKI is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 October 2025.

Simon Begley
Ombudsman