

The complaint

Mr V complains that esure Insurance Limited mishandled his claim on a motor insurance policy.

What happened

The subject matter of the insurance, the claim and the complaint is a car, first registered in about 2017. It was a two-door version of a model which was also available with four doors.

For the year from late August 2024, Mr V had the car insured on a comprehensive policy with esure.

Unfortunately, he reported that an incident on a roundabout had damaged the car in November 2024.

Esure arranged repairs.

Mr V complained to esure about the repair. His complaint included that the repairer had left the road wheels out of alignment and trim missing.

By a final response dated 11 June 2025, esure turned down the complaint about wheel alignment. The final response accepted that the repairer had returned the car without the trim and without cleaning it properly. Esure said it was sending compensation of £100.00 for this.

Mr V brought his complaint to us in early July 2025.

Our investigator recommended that the complaint should be upheld. She thought that the repairs were not satisfactory, and had caused Mr V further inconvenience and distress, as well as financial loss. She recommended that esure should pay Mr V:

1. £132.00 for the alignment of his wheels; and
2. £51.28 for the cost of the correct trim; and
3. £100.00 as compensation for the distress and inconvenience experienced.

Esure disagreed with the investigator's opinion in part. It asked for an ombudsman to review the complaint. It says, in summary, that:

- It agrees to cover the cost of the part (the trim).
- A report in December 2024 showed correct wheel alignment. The customer could have hit a pothole or kerb the same day the vehicle left the repair garage. The customer supplied a report in February 2025 showing wheels out of alignment.
- The £100.00 offered is fair. It disputes a further £100.00 compensation.

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.

From a photograph I've seen, the incident in November 2024 damaged the car's rear nearside.

I accept that esure has a report saying that the repairer corrected the alignment of the wheels in December 2024.

From the emails, I'm satisfied that Mr V complained to esure that the repairer omitted a piece of trim from a door. So the repairer ordered a piece of trim, and had it delivered to Mr V, but it was not the correct item. Esure and its repairer responded that this was because someone had altered the trim already on the car. I don't accept that. I find that the repairer ordered trim that wasn't for the two-door model.

In any event, esure has accepted the investigator's recommendation that it should pay Mr V £51.28 for the cost of the correct trim. So I find it fair and reasonable to direct it to do so. I won't direct esure to add interest, because I haven't seen enough evidence that Mr V has already paid and is out of pocket for the trim.

I accept that Mr V was disappointed with the lack of trim and esure put him to the trouble of trying to sort it out. I accept that he was frustrated when esure sought to blame him or his car for the lack of fit. I will come back to the issue of compensation for distress and inconvenience.

I accept that Mr V has a report saying that the rear nearside wheel was out of alignment and a garage corrected it in early February 2025.

I've weighed up the two reports. I accept that it's possible that Mr V knocked the wheel out of alignment after the December 2024 report and before the February 2025 report. However, the context is a rear wheel out of alignment within two months of a repair in that area. So I find it more likely than not that esure's repairer hadn't dealt with the wheel alignment to a satisfactory standard.

I've seen that the realignment in February 2025 cost Mr V £132.00 including VAT.

As I've found it likely that esure's repairer hadn't dealt with the wheel alignment to a satisfactory standard, I find it fair and reasonable to direct esure to reimburse Mr V. As he's been out of pocket, I also find it fair and reasonable to direct esure to add interest at our usual rate.

I accept that Mr V was disappointed with the alignment and esure put him to the trouble of sorting this out. I accept that he was frustrated when esure sought to blame him for the lack of alignment.

Also, I consider that the impact of the issues with the trim and alignment was made worse by the fact that they came on top of other issues (including about liability for the incident) with which we have dealt separately and recommended esure to put right.

Esure's payment of £100.00 was on the mistaken basis that the repairer had provided the correct trim. That payment didn't recognise any impact of the misalignment. So, coming back to the issue of compensation for distress and inconvenience, I find it fair and reasonable to direct esure to pay – in addition to the £100.00 already paid – a further £100.00.

Putting things right

In summary, I find it fair and reasonable to direct esure to pay Mr V:

1. £51.28 for the cost of the correct trim; and
2. £132.00 for the alignment of the wheels; and
3. simple interest at a yearly rate of 8% on £132.00 from 3 February 2025 to the date of reimbursement; and
4. in addition to the £100.00 already paid – a further £100.00 for distress and inconvenience.

My final decision

For the reasons I've explained, my final decision is that I uphold this complaint in part. I direct esure Insurance Limited to pay Mr V:

1. £51.28 for the cost of the correct trim; and
2. £132.00 for the alignment of the wheels; and
3. simple interest at a yearly rate of 8% on £132.00 from 3 February 2025 to the date of reimbursement. If esure considers that it's required by HM Revenue & Customs to take off income tax from that interest, it should tell Mr V how much it's taken off. It should also give him a certificate showing this if he asks for one, so he can reclaim the tax from HM Revenue & Customs if appropriate; and
4. in addition to the £100.00 already paid – a further £100.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 4 February 2026.

Christopher Gilbert

Ombudsman