

The complaint

Mr B complains that Tesco Underwriting Limited's approved repairer didn't fix some of the damage to his car after an accident.

What happened

Mr B had a Tesco motor insurance policy. His car was damaged in an accident in July 2024 and he made a claim on his policy. Tesco accepted the claim and its approved repairer fixed the damage in August 2024.

Mr B reported problems with the car to Tesco in November 2024. In summary:

- He experienced problems with the car's handling.
- He had a wheel alignment check carried out in December 2024.
- The check concluded the wheel alignment was outside the manufacturer's tolerance.
- This meant Tesco's repairer hadn't repaired suspension damage from the accident, leaving his car unsafe to drive.
- He'd like Tesco to cover the cost of fixing this.

Tesco didn't agree. It told Mr B:

- Its repairer's August 2024 calibration report showed "*alignment was within tolerable ranges prior to the vehicle leaving their site.*"
- The car had travelled 2,000 miles in the ten weeks between Mr B collecting the car and reporting the issue.
- It was unable to relate the car's alignment issues to the repair.

Mr B was unhappy with the response and complained to this service. He told us he began experiencing problems with the car's steering "*about a month or so after getting the car back.*" He believed the repairer had only repaired the car's bodywork, and its adjustments to the wheel alignment had simply masked underlying damage to the suspension.

Our investigator didn't recommend that the complaint should be upheld. She was satisfied that the repairer's report showed the wheel alignment was within the manufacturer's tolerance when Mr B's car was returned to him. She thought any problems with this would have been evident as soon as he collected the car. She thought Tesco's decision not to connect the recent wheel alignment problems to the repair was reasonable.

Mr B didn't accept this, so the complaint was passed to me.

My provisional decision

I issued a provisional decision on this complaint on 10 September 2025. I said:

"I find the following:

- *It's clear to me from Mr B's submissions – and the repairer's comments on these points – that Mr B has some level of mechanical expertise.*
- *Tesco's repairer explained the nominal, diagnosis, and adjustment results set out in the diagnostic check. It confirmed that some of the readings for the front and rear axle were outside tolerance when it tested this in August 2024.*
- *The repairer confirmed that it didn't carry out any repairs to the suspension. It said: "We carried out a wheel alignment and although this was out of tolerance initially we adjusted this within spec in line with manufacturers guidelines, therefore no repairs required."*
- *Tesco's internal notes show Mr B was concerned about damage to the suspension before his car was repaired. For example:*
 - *1 August: "Adv'd steering shaking after accident, poss tracker or suspension".*
 - *15 August: "[Mr B] has concerns they have not checked the steering after they advised the carried out a geo [geometry] check an find no issues [sic]"*
- *Given the nature of the accident – a multi-vehicle accident where Mr B's car was hit from behind – and Mr B's concerns, I might reasonably have expected the repairer to check for damage to the suspension. Its 30 December email to Tesco said: "There was no mention of possible suspension damage on the original notification from yourselves, however, this was added on at a later date."*
- *On balance, I'm satisfied that Mr B experienced problems with the car soon after the repairs. He took his car to his garage and a wheel alignment garage before he was referred to a specialist for the December diagnostic check.*
- *The December 2024 report shows faults with the camber on the front passenger side of his car. His specialist wasn't able to adjust this within the manufacturer's specification. I think this suggests some underlying damage to the suspension.*
- *Mr B has bought replacement components ("new front suspension shocks, inner tie rod, track rod ends, new lower control arm, new ball joint, new knuckle, new top mount for the front suspension") and had these fitted, however he says this hasn't resolved the wheel alignment problem.*
- *I note Tesco's comments that the car had travelled almost 2,000 miles between its repairer's work and Mr B's diagnostic test. The parties' respective explanations for this both seem plausible.*
 - *Mr B: "the time delay has absolutely no impact whatsoever as the camber and thrust angle can only be out due to a mechanical adjustment with tools."*
 - *Tesco: "The results [of the two diagnostic checks] are not significantly different so could be down to an impact or simply a worn suspension bush."*
- *It's difficult for me to make a finding on this issue without further expert assessment.*
- *Mr B highlighted other problems with the car. For example, damage to the bonnet release catch, masking tape left on the car, and a missing boot seal. I think this type of visible damage would have been immediately apparent to Mr B after he got his car back from the repairer. I find it odd that he didn't complain about this much sooner.*
- *However, this damage is in the area of the August repairs, so I think it's likely it's connected to those repairs. Tesco's repairer offered to fix this. It says it withdrew this*

offer because Mr B was abusive towards its engineers. In the circumstances, I'd like Tesco to cover the cost of this repair if Mr B gets a quote for it.

It's clear to me that Mr B has some mechanical expertise and I think Tesco should have taken his concerns more seriously. On balance, I think it's possible there's an underlying problem with the car's suspension that wasn't picked up by Tesco's repairer. I think Tesco should have investigated this further before rejecting Mr B's concerns. For example, it might reasonably have arranged an independent inspection after it reviewed Mr B's diagnostic report at the end of December.

I think Tesco should arrange and cover the cost of an independent inspection of Mr B's car. If the inspection shows underlying damage to the suspension I'd expect Tesco to review this in line with the policy terms. I'd also expect Tesco to reimburse Mr B for any costs he incurred, and compensate him for the inconvenience caused if its repairer missed this during the repairs in August 2024."

Responses to my provisional decision

Tesco accepted my provisional decision.

Mr B initially replied by voice message. Part of his message was inaudible so I'm grateful to him for his follow-up email. He said, in summary:

- He broadly accepted my provisional decision.
- His main point is that he no longer believes that the fault is the suspension. He believes the car's chassis was "*compromised*" in the accident, and explained why he thought this.
- He believes the repairer deliberately failed to consider repairing the car's geometry.
- He says this was unprofessional, "*gross negligence*", and put his safety at risk.
- He'd like the independent inspector to also consider the car's bodywork as he thinks these repairs were of "*extremely poor quality*".
- He'd like to understand if his car can be economically repaired and, if not, what his options are.
- Finally, he'd like to ensure that the approved repairer Tesco used in August 2024 isn't engaged for any future work on his car.

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 don't think I need to reply in detail to Mr B's response, for two main reasons.

First, both parties accepted that Tesco should arrange and pay for the independent inspection.

Second, part of Mr B's response is, understandably, quite technical and I think better addressed to the independent inspector. I think both Mr B and Tesco should make the inspector aware of Mr B's recent comments about the damage. I'll ask our investigator to forward his email to Tesco if she hasn't already done so.

I note Mr B's comments about the car's chassis and bodywork. At this stage, I think the inspector should simply be made aware of the July 2024 accident, the August 2024 repairs, and Mr B's subsequent work to fix this himself so they are able to take all of this into

account. They should then be asked to report on their findings about the car's condition, the quality of repairs carried out in August 2024, and – most importantly – whether the existing problems with the car's chassis (or suspension) are a result of the July 2024 accident.

I don't want to pre-empt the outcome of the inspection, but I'll clarify what I mentioned in my provisional decision. If it identifies underlying damage that was likely caused by the 2024 accident, Tesco will need to review this in line with the remaining policy terms. That would include deciding whether the car is economical to repair. For the avoidance of doubt, I think it would be reasonable for Tesco to take the cost of the August 2024 repairs into account.

I'd also expect Tesco to discuss its findings with Mr B before taking any action. I note Mr B's comments that he'd like to understand whether it's possible to repair the issue – but not at his expense – and he'd like to understand his options if the car is declared a total loss. I think that's reasonable. I also think Mr B's request that the repairer who worked on the car in August 2024 isn't instructed to do further work on it is reasonable.

Finally, I'd like to remind Tesco of my other point regarding potential redress. If the inspection finds underlying damage caused by the 2024 accident, I'd expect it to reimburse Mr B for any costs he incurred and compensate him for the inconvenience caused.

I'm conscious Mr B has spent a lot of time on this issue. I assure him I've considered everything he's sent us – whether by voice message or email – and I hope he understands why I don't think I need to cover all the points he made in his most recent response.

My final decision

My final decision is that I uphold the complaint and order Tesco Underwriting Limited to arrange and pay for an independent inspection of Mr B's car and consider the findings in line with the remaining policy terms.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 25 October 2025.

Simon Begley
Ombudsman