

The complaint

Mr M is unhappy with the service provided by Motors Insurance Company Limited (MICL) when handling his claim on his tyre care policy.

What happened

In May 2025 Mr M contacted MICL as he had a puncture caused by a nail. MICL advised him of the claims process and followed up with an email explaining that given the location of the nail they felt it was repairable. They also provided details of how to get the puncture repaired.

Mr M responded asking about a replacement tyre as he was concerned, given that he owned a performance vehicle, that a repair wouldn't be sufficient. MICL reviewed the claim information again and informed Mr M that the terms and conditions outline that they will authorise either a repair or replacement tyre if a repair can't be completed. They also explained that from their assessment the tyre was repairable but if it turned out not to be the case, he could provide them with a report outlining this and they will authorise a replacement. The agent also said that Mr M's vehicle was classed as a premium vehicle and isn't high performance. And identified two vehicles that were deemed high performance vehicles.

Mr M replied, he said he was disappointed with how the matter had been handled and that his vehicle is marketed as performance vehicle. And he didn't feel treating it as a standard vehicle for tyre repair was appropriate. He also raised concerns about the tone of the agents email and that other points raised hadn't been answered at all or satisfactorily. He didn't feel it could be accurately assessed based on a photograph and was concerned that if he took the car to a garage and the tyre isn't repairable it will have resulted in avoidable delays and wasted time. He also raised these concerns as a complaint.

MICL responded to say that in line with industry standards the policy prioritises safe and certified repairs over full replacement where possible. And the repairs are carried out to strict safety guidelines ensuring safety and the tyre performance aren't compromised. If during a repair it is found that a tyre can't safely be repaired, they will proceed with a replacement tyre. The highlighted that Mr M had received a temporary repair followed by a replacement. And whilst they regret they couldn't reach that outcome sooner, they were satisfied the correct process had been followed. They apologised for the comment made by their agent about his vehicle and advised it had been escalated, and feedback will be provided. Mr M remained unhappy and MICL offered £25 in recognition of the comment their agent made.

Mr M referred his concerns to this service. Our investigator felt that the apology provided and the £25 MICL offered was a fair and reasonable resolution. As Mr M disagreed it has been passed 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.

Whilst I've considered all the information, I haven't commented on it all. Instead, I've focussed on what I consider to be the crux of the complaint and most relevant to the outcome reached. This isn't meant as a discourtesy but reflects the informal nature of this service.

MICL have a responsibility to handle claims promptly and fairly and they shouldn't decline a claim unreasonably. They accepted Mr M's claim and initially deemed the tyre repairable; they then later replaced the tyre. But Mr M doesn't think they provided a good level of service when doing so.

The terms and conditions set out the agreement between Mr M and MICL and I note they say:

"What is covered?"

"We will cover up to the claim limit shown on your schedule for up to five tyres which need to be repaired or replaced as a result of damage which happens during the period of insurance"

"Making a claim"

So that the administrator can assess your claim, you must give them:

- the tread depth of the damaged tyre (or tyres). You will need to send the administrator digital photos or videos of the damage to help them assess your claim.*
- If the claim is covered by the policy, the administrator will authorise the repair. They will issue a claims authority number with an authorised repair cost, which is the most we will pay for the repair (up to your claim limit)"*

I think it is clear that it is for them to initially assess the claim and where they feel it is covered, arrange for a repair. I can see they explained that due to the location of the nail and the tread of the tyre they felt it was repairable, and I don't think this assessment was unreasonable. I appreciate Mr M's concerns in respect of the type of vehicle he has insured with them. However, the policy doesn't make any allowances for different types of vehicles. So, I don't think MICL treated Mr M unfairly in assessing the claim.

As a repair wasn't deemed suitable by the repairer, a temporary repair took place and then a replacement which MICL agreed to cover. It's unclear why a temporary repair was needed. However, Mr M was able to use his vehicle having had the temporary fix. I can understand Mr M's frustration with the delay and inconvenience this caused. However, I think this was in line with the terms and conditions as it is clear that a repair would be the first port of call with any claim where it is deemed repairable at the outset. I can see MICL responded to Mr M within a reasonable timeframe for the claim to proceed.

I can understand why Mr M was disappointed with MICL's agent's response about his vehicle. The tone and what was said was unnecessary. MICL offered £25 as a gesture of goodwill in light of this. I can understand this would have been upsetting for Mr M but MICL accepted their service fell short. They have escalated it in order to provide feedback about it and apologised. So overall, taking account of this, I think the £25 offered is fair and reasonable in the circumstances.

My final decision

My final decision is that Motors Insurance Company Limited should pay Mr M £25 if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 15 December 2025.

Karin Hutchinson
Ombudsman