

The complaint

Mr R complains Ageas Insurance Limited didn't handle a claim against his motor insurance policy fairly. References to Ageas include the actions of its agents.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them here. Instead, I will focus on the reasons for my 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.

Mr R had a motor insurance policy with Ageas. In December 2024 Ageas replaced his windscreen. Mr R reported damage caused during the repair which Ageas agreed to put right. Over the following months various repairs were completed by Mr R, at Ageas' expense. Mr R says the car still requires further repairs and expects Ageas to pay for them. I'm not going to require Ageas to pay for any further repairs. I'll explain why.

Mr R's car was about 20 years old when the windscreen was replaced and had travelled over 200,000 miles. So I think it's fair to say it would likely have been suffering the effects of wear and tear, even if it had been cared for in the way Mr R describes. When Mr R first reported damage, it was relatively minor in nature, likely linked to the windscreen replacement. Ageas agreed to put those things right, which is what I would have expected.

Since then, the nature and extent of the damage has continued to increase, with Ageas reimbursing Mr R for a radio kit (£643), door lock, boot switch and radio work (£1,407), and an instrument cluster (£510), amongst other things. Mr R now seeks a further payment towards a new instrument cluster. There is no guarantee this will fix the alleged fault with the car meaning there might be further payment requests.

I haven't been presented with compelling evidence the faults Mr R claims to be experiencing with his car are the direct result of the windscreen replacement. I say this because the faults being claimed for could be because of the car's age/mileage, don't seem to be linked to the original damage as reported and there has been no independent assessment of the car (despite Ageas offering to commission one).

Further, Mr R's latest request for a new instrument cluster is a follow on from a repair he arranged, with a part he purchased - meaning if that repair failed, responsibility would fall to him (and/or his repairer and/or supplier) rather than Ageas to put right. And there is currently no compelling, independent evidence there remains a problem with the car as Mr R hasn't provided anything other than his testimony and a photograph of the instrument cluster.

Ageas has paid £2,343 towards hire car costs, £3,950 towards parts/repairs and other expenses (such as recovery and fuel costs) and offered Mr R £750 compensation. I'm therefore satisfied it has taken his complaint seriously and has attempted to put things right.

Considering the distress and inconvenience I can link to the windscreen replacement, I find £750 fairly and reasonably reflects the impact this matter has had on Mr R.

My final decision

I uphold this complaint and require Ageas Insurance Limited to pay Mr R the £750 compensation it has offered him (unless it has already done so).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 December 2025.

James Langford
Ombudsman