

The complaint

Mr D has complained about the poor service he received from U K Insurance Limited trading as Direct Line (UKI) when he claimed under his car insurance policy for windscreen damage.

All reference to the insurer UKI in my decision includes the windscreen supplier acting on UKI's behalf.

What happened

In February 2025 Mr D contacted UKI to report scratch damage to his windscreen. It took a week for UKI to deal with the replacement of Mr D's windscreen.

Mr D complained to UKI about the poor service he received from the day he first contacted it.

UKI upheld Mr D's complaint. It apologised and paid Mr D £150 compensation for the distress and inconvenience caused.

Mr D asked us to look at his complaint. He told us he lives with a disability. The impact of UKI's poor service was significant and upsetting during the week. He had to cancel important family plans twice. Mr D said the impact of cancelling the plans – and UKI's contact with a family member over arranging the return of his car caused upset.

One of our Investigators agreed UKI had failed Mr D in the service it had provided. But he found UKI had done enough to resolve his complaint. He explained that the compensation UKI had paid was reasonable and in line with our approach to awards for distress and inconvenience.

Mr D disagrees and wants an ombudsman to decide. In summary he says his complaint has been trivialised. He is unhappy with the way UKI handled his complaint. Mr D has provided a transcript of the calls between him and UKI.

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.

There is no dispute that UKI provided a poor service. When Mr D first contacted UKI on a Saturday it booked an appointment for a home repair on the Monday. However, this didn't happen. When Mr D contacted UKI again, it rearranged the appointment. On asking Mr D for more details about the damage, UKI explained that it would need to replace the windscreen at one of its centres, the nearest one being half an hour's drive away. Mr D was offered appointments for the next Friday or Saturday. He agreed an appointment for 2pm on Saturday.

Due to the missed appointment on the Monday, Mr D says he had to rearrange plans to visit his younger son that week for the anniversary of a lost loved one. Mr D says his younger son lived approximately five hours away. Plans were postponed until the Sunday.

Mr D arranged for his older son to take his car to the windscreen repair centre on the Saturday. UKI said the repair would take around 90 minutes, with a half hour wait time before it would be ready to drive away.

However, later on the Saturday UKI told Mr D and his son that it would not be able to complete the repair until Monday. It arranged for Mr D's son to be transported home by taxi.

It offered Mr D a taxi for his trip on the Sunday to visit his younger son. But Mr D said this wasn't suitable due to the nature of his disability. I can completely understand that. So Mr D said he had to contact his younger son and cancel plans again, which he says caused considerable upset.

Mr D says it was agreed that UKI would arrange for his car to be delivered to him on the Monday following the windscreen replacement. UKI was however able to replace the windscreen later on the Saturday. It contacted Mr D's older son to tell him Mr D's car was ready. Mr D's son agreed to collect the car to return to Mr D on the Saturday.

Mr D says he didn't know UKI had contacted his older son. He says it should not have done this. It caused considerable upset between him and his older son. He says his son felt manipulated into collecting the car later on the Saturday, having already been inconvenienced by the delay and having to return home by taxi. Mr D says his son's wife works night shifts and due to them having to change plans, she was late for work that evening. UKI had incorrectly arranged for a taxi to collect Mr D's son from Mr D's address.

I understand UKI's actions to contact Mr D's son to arrange collection of Mr D's car later on Saturday caused further family upset and inconvenience. UKI had prioritised the windscreen repair following contact with Mr D on the Saturday as he was understandably very unhappy.

Mr D says had UKI arranged for his car to be returned to him on Monday, or paid for the taxi it had offered him for the Sunday to visit his younger son, this would have cost UKI a lot more than the compensation award it paid.

When things go wrong, we look at what an insurer did to put things right, the impact, and how long the impact was for.

Mr D says he was unable to drive his car during the week as the scratches on the windscreen meant it was not roadworthy. UKI doesn't agree with this due to the location of the scratches. I'm not able to make a finding as to whether Mr D's car was roadworthy due to the scratch damage to the windscreen.

But I've no doubt that UKI's service to Mr D was not good enough. It is clear it caused avoidable distress and inconvenience. I'm sorry to read of the impact the postponement of family plans, along with the impact of the poor service, had on Mr D and his family.

UKI got things wrong here. It apologised to Mr D and it paid compensation of £150. It offered Mr D a taxi when it said it wasn't able to complete the repairs on the Saturday. It worked to complete the repairs and made arrangements to get Mr D's car to him before Monday so that he could keep his plans for the Sunday. I appreciate that in doing so, there was a further impact. But overall I think what UKI did to resolve Mr D's complaint is fair and reasonable, to reflect the distress and inconvenience it caused. The award of £150 sits within the range we would ask an insurer to pay where its actions caused acute stress lasting hours, or milder over a period of a few days, or even weeks.

Mr D is unhappy with the way UKI dealt with his complaint. Our service isn't able to review all complaints brought to us.

The rules under which we operate are set out by the regulator, the Financial Conduct Authority (FCA). These rules are found in the FCA Handbook and are known as the DISP rules.

Among other things, the rules set out what this service can and can't consider. They explain that this service can consider a complaint if it relates to an act or omission by a firm in carrying on one or more of the regulated or other covered activities, or any ancillary activities carried on by the firm in connection with them.

DISP 2.1.4G (3), says carrying on an activity includes, *"the manner in which a respondent has administered its business, provided that the business is an activity subject to the Financial Ombudsman Service's jurisdiction."*

"Complaint handling" is not a regulated activity or other covered activity, or an ancillary activity. So it falls outside of our compulsory and voluntary jurisdictions. For this reason, I make no finding in my decision on UKI's handling of Mr D's complaint.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint.

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

Geraldine Newbold
Ombudsman