

The complaint

Mr S has complained about the quality of repairs carried out by his motor insurer, Admiral Insurance (Gibraltar) Limited, after his car was damaged in an accident.

What happened

In April 2025, whilst driving, Mr S was involved in an accident when he collided with an animal which jumped into his path. His car was damaged because of the collision and so he made a claim on his policy with Admiral.

Admiral arranged for repairs to be carried out by one of its approved repairers, but Mr S wasn't happy with the quality of the repairs or with Admiral's service and complained. Rectification work was carried out on the car when Mr S went to collect it, but he still didn't consider it to be to a good standard. He also thought that some additional damage was caused by the garage.

Admiral arranged for an independent assessor to inspect the vehicle and comment on the quality of the repairs. The engineer found that overall, the repairs were completed to a commercially acceptable standard and that no further work was required. The engineer also didn't think the garage had caused further damage.

Unhappy with Admiral's response, Mr S brought his complaint to our service. Admiral responded to Mr S after he came to us, but it didn't uphold the complaint regarding the repairs. It did, however, offer Mr M £250 compensation in relation to his complaint about its communication and service.

One of our investigators reviewed the complaint and noted that Mr S was only pursuing his complaint about the repairs through our service. Our investigator didn't think Admiral had to take further action and thought it was fair and reasonable for it to rely on the opinion of the independent assessor in this regard.

Mr S didn't agree and asked for an ombudsman's decision. He provided further photographs of the car which he said showed that the repairs were poor. Our investigator didn't change his view, and the matter was then 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.

Like most motor insurance policies, Mr S's provides cover in the event of damage to the insured vehicle if it is caused as a result of, among other things, an accident. The policy says

that where the repairs are carried out by an approved repairer, in the event that they are considered unsatisfactory, the approved repairer will have the option to rectify the work. And if the repairs are still considered unsatisfactory the insured may use another repairer provided Admiral agrees for the work to be carried out.

Admiral arranged for one of its approved repairers to carry out the repairs. Rectification work was identified when Mr S went to collect the car, which was carried out by the same garage. Admiral said this consisted of minor adjustments to a few panels. I thought this was fair and reasonable and in line with the policy terms which state that the garage will have the option to rectify the work.

Mr S was still unhappy with the following:

- The fitment of the new panels;
- The fitment of the left side skirt;
- The paint finish;
- Chips on the right front wing which weren't there before the repairs;
- A scratch on the rear quarter panel which wasn't there before the repairs.

Admiral arranged for an independent assessor to review the quality of the repairs. I thought it was fair and reasonable for someone independent to inspect the car and provide their opinion. The independent assessor thought that all the repairs were done to a commercially acceptable standard. They said that there were some issues with the alignment of the new panels which had been rectified and also that a new genuine left front wing had been fitted. The engineer said that they were told that the side skirt was previously sticking out but this had been adjusted. They didn't find that the skirt was sticking out anymore. The assessor didn't think that any further adjustment was required in relation to the panels or the side skirt or that there is anything more that can be done to improve their fitment.

In relation to the paint, the assessor noted that there is a level of orange-peel present on the driver's side which is a factory finish and based on that, they decided that the paint texture on the left side was commercially acceptable. They noted that there were some marks and overspray which had been rectified. Overall, the assessor didn't consider that further work was required.

The assessor also didn't consider that the chips on the right front wing were caused by the repairers and thought they were stone chips which had been painted over. They said they did not expect these to be rectified as they were caused by wear and tear rather than an incident. If they were to be sanded out and painted this would require for the entire door to be blended which would increase costs and result in betterment.

Finally, the assessor said they had no way of proving the scratch to the rear quarter panel was caused by the repairer.

I think based on this report, it was fair and reasonable that Admiral didn't consider it necessary to authorise further rectification work. As our investigator said, it is reasonable for Admiral to rely on the opinion of expert engineers when making such decisions. And in the absence of conflicting expert evidence, I thought Admiral's actions were fair and reasonable.

In relation to the scratch on the rear quarter panel, the engineer said there was no way of proving this was caused by the repairer. Furthermore, I haven't been provided with any evidence to show that, on balance, this was the case. In the absence of such evidence, I won't be asking Admiral to compensate Mr S for this damage.

Mr S has provided photographs which he says were taken before and after the repairs and which show that further rectification work is required. I have considered these photographs but as our investigator explained, we are not expert engineers and we rely on the expert evidence provided by the parties. On this occasion, as I said above, the only available expert evidence states that no further rectification work is required. If Mr S is able to obtain an engineer's report which contradicts the report provided by Admiral, he is free to provide it to Admiral for it to consider.

I appreciate Mr S will be disappointed with this decision. I see how strongly he feels that the work done on his car was not done to a good standard. But based on the evidence available, I don't think Admiral needs to take further action.

My final decision

For the reasons above I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 26 December 2025.

Anastasia Serdari
Ombudsman