

## **The complaint**

Mr B complains about the quality of repairs Advantage Insurance Company Limited (“Advantage”) carried out on his car, following a claim under his motor insurance policy.

When I refer to Advantage I also mean its approved repairers whose actions Advantage is responsible for.

## **What happened**

Mr B had a motor insurance policy with Advantage covering his car.

In May 2024 his car was subject to an attempted theft, causing damage to it. He contacted Advantage and made a claim.

Work on his car was carried out by one of Advantage’s approved repairers.

Mr B wasn’t happy about the work that had been done and he complained about this and the delays handling his claim. Advantage sent an independent engineer to inspect the work and they agreed the work hadn’t been carried out to the correct standard.

Mr B complained and his complaint reached this service. Our investigator said Advantage should pay him £400 compensation and Mr B should get an estimate for repair from his choice of repairer, and Advantage should pay for it.

Mr B’s approached some repairers, all of whom said they wouldn’t work on the car due to the quality of previous work done by Advantage. One repairer said the work to – effectively – start again and carry out all of the work would be £3,751.33. Again, it said it wasn’t willing to fix the existing work.

Advantage didn’t agree with this amount. It said it only thought it needed to pay for rectification work. Mr B wasn’t happy with this and brought his complaint to this service.

Our investigator looked into his complaint and thought it would be upheld. She thought Advantage had caused the problem by not carrying out the repairs correctly, so it now needed to pay the costs of carrying out the work again, rather than the rectification work.

Advantage didn’t agree with the view. It said the engineer’s report said the cost of the rectification work was estimated at £257.51 and that’s what it thought it should pay.

Because it didn’t agree, this complaint has been passed to me to make a 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.

I need to start by saying that I’ve reviewed the complete file of evidence I’ve been provided, as well as details of Mr B’s previous complaint that reached this service.

I've only provided brief details of Mr B's claim and complaint above, but I'd like both parties to know that I've read all of the file of evidence I've been provided even if I don't mention it further here. This is in line with the informal nature of this service's approach.

Having read the evidence, I'm upholding Mr B's complaint.

- Advantage agrees the work originally done wasn't to an acceptable standard.
- I can see Mr B didn't want his car worked on again by Advantage. I don't think that's unreasonable given the issues it caused him.
- Advantage asked Mr B to get quotes for rectification of the work. The independent engineer said the rectification costs would be £257.51.
- Mr B said a later conversation with the engineer showed this amount wasn't going to be high enough.
- The only repairer Mr B was able to get an estimate from also confirmed it wasn't willing to rectify the poorly carried out repairs.
- Mr B has said that all repairers he asked, including a main dealer, also confirmed they wouldn't rectify work, only carry out the work again.
- The only quotation Mr B was able to get was for £3,751.33 which wasn't based on a physical inspection, only photos of the damage, and was for a full repair.
- Other repairers wouldn't quote for rectification, as mentioned above.
- The repairers' position on this doesn't seem unreasonable.
- So, I think Advantage reasonably needs to pay for the work to be carried out in full again.

I've thought carefully about the amount Advantage is expecting to pay here. Its engineers gave an idea of what it thought the likely cost of rectification would be, but as has been detailed in the view, Mr B hasn't been able to obtain a cost for just this.

As Mr B has only been able to produce one estimate, and has told this service about the difficulties he's had obtaining this, I don't think it's unfair to expect Advantage to settle his claim on that basis.

I noted that, in a much earlier conversation between Mr B and Advantage, that he'd mentioned a lower settlement offer to it, but Advantage didn't accept. I asked Mr B whether his offer was still a possibility for him and he replied and said he now expected the full amount as he'd tried to be reasonable, but Advantage didn't want to accept or deal with his offer. I don't think Mr B's approach is unreasonable.

So, I'm upholding Mr B's complaint and Advantage now needs to pay for the repairs to his car to be carried out at his choice of repairer. Mr B has provided an estimate of £3,751.33 for this, and I think it's fair I say Mr B will need to provide reasonable evidence of the cost of repairs to Advantage.

Advantage may wish to pay the repairer for the repairs directly, and I don't think that's unfair, or it can refund Mr B. I'd ask that the parties liaise to make arrangements for this.

### **My final decision**

It's my final decision that I uphold this complaint. I direct Advantage Insurance Company Limited to pay for the repairs to Mr B's car at his choice of repairer.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 January 2026.

Richard Sowden  
**Ombudsman**