

The complaint

Mr N complains that AXA Insurance UK plc (“AXA”) would only replace one tyre rather than a matching pair or set under a claim on his car insurance policy. When I mention AXA I also mean its repairers and suppliers.

Mr N is represented in his complaint, but for ease I’ll refer to him throughout as though the representative’s responses were his.

What happened

Mr N has a car insurance policy with AXA.

In April 2025, damage was caused to his car while it was in a car park.

He contacted AXA and made a claim. His car was dealt with by one of AXA’s approved repairers which carried out the repairs.

As part of the repairs, one tyre was replaced by AXA. The tyre that was replaced was a different model to the other three already on the car.

Mr N drove his car and said he noticed a difference between the tyres. He complained to AXA but it didn’t uphold his complaint.

Mr N remained unhappy and brought his complaint to this service. He asks for the other tyre on the same axle to be replaced as a minimum.

Our investigator looked into it and thought it wouldn’t be upheld.

AXA agreed with the view, but Mr N didn’t. Because he 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.

For ease, I’ll explain that the tyre fitted to the other three wheels was a particular brand, model name and version number ‘4’. But this exact model had been discontinued, so the repairer replaced it with the same brand and model name but version number ‘5’.

I’ve read the file of evidence and I can see that Mr N discovered that the tyre that had been replaced was lower pressure than the other three, which meant he thought it felt different on the road.

When he asked about this, he was told that only one tyre was damaged and had therefore been replaced under his claim. But I can see he was initially told the wrong model of tyre had been used – I’ll not go into detail here, but he was told it was the same size and make, but an entirely different model. I’m unsure why Mr N wasn’t able to verify this himself by reading

the information on the tyres.

He asked the manufacturer of the tyre to comment on this. It said ideally all four tyres should ideally match, at a minimum the two on the same axle should match.

It was later clarified that the make and model were the same, but the model version number was different as the '4' model had been superseded by '5' as I have mentioned above.

The tyres were the correct size according to the vehicle manufacturer's manual.

Mr N approached the tyre's manufacturer. It said:

"We can confirm that the ideal configuration for tyres the [brand] recommends is to have all four tyres the same for all round consistency. We understand that for vehicles that do not necessarily need all four the same, this is not always feasible, so the next best configuration we recommend is to have the same tyre on each side of the axle, provided the tyres on the other axle have the same season of use (summer/winter/ all season)."

He also asked an online tyre retailer which said:

"...[model] 4 and [model] 5 on the same axle is generally not recommended. It's not impossible (especially under mild driving), but there are definite safety, performance, and regulatory arguments against it."

I've thought about this carefully. It's important I say that only one tyre was damaged, so I don't reasonably think AXA needed to pay for the replacement of the other tyres.

I've looked at what the retailer said. It seems to me that the tyre retailer has an interest in providing a replacement tyre to Mr N. I can't fairly say its information is persuasive – it talks about regulatory arguments, but doesn't provide backing for this. It recommends that the tyre is the same size, but AXA had replaced it with the identical size anyway.

AXA said:

"...we do not see any safety concerns arising from the tyre fitment. The tyre is the correct size and aligns with the manufacturer's safety standards. However, if you remain dissatisfied, we recommend contacting the [car's manufacturer] directly for further information regarding tyre specifications and safety considerations before we can consider any further action."

I can see Mr N is worried about his car possibly failing an MOT test due to the tyres. But I can't consider worries that he may have about things that may, or may not, happen in the future.

Taking everything into account, I can't fairly say that AXA needed to replace any of the other three tyres, and I'm not persuaded by the responses from the manufacturer and retailer, both of which seem to talk about recommendations and arguments rather than stating expert facts. It follows that I think AXA acted fairly and reasonably in its assessment of Mr N's claim, and I'm not upholding his complaint.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 3 March 2026.

Richard Sowden
Ombudsman