

The complaint

Miss D complains about a windscreen replacement under her motor insurance policy with West Bay Insurance Plc (West Bay). She says the reversing camera on her vehicle didn't work following the replacement, when it had been working before the replacement. West Bay say the camera had stopped working before the replacement. Miss D wants West Bay to repair the camera.

Any reference to West Bay in this decision includes their agents.

What happened

Miss D had a motor insurance policy with West Bay, under which she made a claim for replacement of a cracked windscreen on her vehicle in April 2024. The replacement was carried out the same month by a repair company (A) who came out to Miss D's property. Miss D said the reversing camera was no longer working after the replacement but was told that part of the replacement involved calibration of the reversing camera, but this wasn't carried out at the time. A calibration appointment was originally scheduled for May 2024 but wasn't carried out because the vehicle keys weren't available when the technician arrived at the garage where the vehicle was located.

A's service centre contacted Miss D in October 2024 about the outstanding calibration, and this was carried out at Miss D's home later that month. It was at that point Miss D informed the technician that the vehicle reversing camera hadn't been working since the windscreen replacement. A further visit was arranged for November 2024 to diagnose the reason for the camera malfunction. Although the technician used a high-end calibration device, the camera fault could not be cleared, and the technician concluded the fault was present before the windscreen replacement back in April.

However, Miss D maintained the camera was working prior to the windscreen replacement, so she complained (to A in the first instance).

A issued a final response in February 2025, in which they didn't uphold the complaint. They set out the sequence of events before stating their Technical and Training team had advised that replacing the windscreen wouldn't have affected the reversing camera.

Miss D then complained to this Service. She maintained the reversing camera was working before the windscreen replacement, but not afterwards. She hadn't been shown any evidence to support A's position the camera wasn't working before the replacement. She was faced with an expensive bill (£300) to replace the camera, which she wanted West Bay to pay for.

Our investigator upheld the complaint, concluding West Bay hadn't acted fairly. From the evidence provided by West Bay, including fault diagnosis reports and internal discussions, she wasn't persuaded it showed the reversing camera wasn't working prior to the windscreen replacement. From the discussions, a 'pre-scan' wasn't carried out before the windscreen was replaced. She thought the burden of proof was on West Bay to show the reversing camera wasn't working prior to the windscreen replacement. On the balance of probabilities, she thought the reversing camera was working prior to the replacement and West Bay hadn't

been able to show persuasively they didn't cause the fault during the replacement. She thought a fair outcome would be for West Bay to replace the camera or reimburse Miss D the cost of having it repaired, subject to evidence of reasonable costs incurred. She also thought West Bay should pay Miss D £100 compensation for distress and inconvenience.

West Bay disagreed with the investigator's view and asked that an Ombudsman review the complaint. They said the reversing camera wasn't working prior to any work carried out on the vehicle. This was supported by their pre-global diagnostic check, which showed the system was unable to detect the camera, indicating it was already inoperative. The absence of fault codes (relating to the reversing camera) was consistent with the system's inability to 'read' the camera, which also confirmed it wasn't working at the time. Therefore, they didn't accept liability for the reversing camera and disputed the recommendation of compensation.

In my findings, I concluded I was more persuaded by West Bay's view, based on A's technical input, that the reversing camera wasn't working at the time of the windscreen replacement and that the replacement didn't cause it to stop working.

I based this conclusion on a number of points, including A citing evidence the camera could not be read either at the time of the windscreen replacement or at the subsequent calibration. Which would explain why the reversing camera didn't appear in either of the two lists of systems checked in April and November 2024 ('fault code global check'). And there was an exchange provided by West Bay which included discussion of the issue with the reversing camera in November, including a fault message stating 'Rear Camera – Circuit current above threshold'. Possible causes included short circuit to ground/power or internal failure. Action to address the possible issues include repair of the wiring harness or a new camera. The indications were that the fault was already there (before the calibration).

I also noted a statement on A's website about the need for calibration that included reference to 'cameras and sensors attached to your windscreen'. My understanding was that the reversing camera on Miss D's vehicle (from publicly available information) was located at the rear of the vehicle, on the tailgate trim above the number plate – not the windscreen. That being the case, it wasn't clear how replacing the windscreen would have any impact on the reversing camera. This was also made by A, who said the calibration would not have affected the reversing camera (but it did successfully calibrate the front-facing camera).

So, I couldn't conclude that West Bay acted unfairly or unreasonably towards Miss D.

Because I reached a different outcome to that of our investigator, I issued a provisional decision to provide both parties with the opportunity to consider matters further. This is set out below.

What I've provisionally decided – and why

I've considered the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

My role here is to decide whether West Bay have acted fairly towards Miss D. The key issue in Miss D's complaint is that the reversing camera on her vehicle was working before the windscreen replacement but not afterwards. She wants West Bay to repair or replace the camera. West Bay say the evidence, from various diagnostic and other tests, indicate the camera wasn't working before the windscreen replacement. They also say that replacing the windscreen wouldn't have affected the reversing camera.

In considering the issue, I've looked carefully at the evidence and information available, including the technical reports and opinions from the engineers and technicians involved. I've

also had regard to publicly available information on the make and model of Miss D's vehicle, and that on A's website (which West Bay also refer to in their representations and response to our investigator's view). As we aren't motor engineers or technicians, we must assess the evidence available, including that from experts, to form a view – on the balance of probabilities – as to what we find to be the more persuasive view.

Having done so, I'm more persuaded by West Bay's view, based on A's technical input, that the reversing camera wasn't working at the time of the windscreen replacement and that the replacement didn't cause it to stop working. I know Miss D will be disappointed by this conclusion, so I'll set out the reasons why I've come to this view.

Looking at the timeline of events, A's technician first attended to replace the windscreen in April 2024. A say the technician was unable to 'read' the reversing camera, even after attempting a remote connection. A have provided a 'global check' report which doesn't list the reversing camera. It's also clear the technician didn't perform the calibration needed on replacing the windscreen. This was because the vehicle was fitted with Advanced Driver-Assistance Systems (ADAS) which included sensors, cameras and other equipment located in (or on) the windscreen. Calibration was needed on fitting a replacement windscreen to ensure ADAS was working properly.

The calibration was originally scheduled for May 2024 but wasn't carried out as the technician couldn't access the vehicle keys when he arrived at the garage where the vehicle was located. A followed up with Miss D in October 2024 (it appears the vehicle was a 'spare' vehicle and not in continuous use) and a technician was booked to carry out the recalibration. It was at this point that the issue with the reversing camera not working was identified. The various diagnostic checks identified a fault with the reversing camera, but the fault couldn't be cleared.

A maintain the issue with the reversing camera was pre-existing, citing evidence the camera could not be read either at the time of the windscreen replacement or at the subsequent calibration. Which would explain why the reversing camera does not appear in either of the two lists of systems checked at the respective times in April and November 2024 ('fault code global check').

Looking at the detail of an exchange provided by West Bay, I can see discussion of the issue with the reversing camera in November, including a fault message stating 'Rear Camera – Circuit current above threshold'. Possible causes include short circuit to ground/power or internal failure. Action to address the possible issues include repair of the wiring harness or a new camera. The indications are that the fault was already there (before the calibration).

I've also noted the following statement on A's website that explains the need for a calibration after a windscreen has been replaced:

"Why Does Your ADAS Need Calibration After a Windscreen Replacement?

You might wonder why calibrating your ADAS is necessary after replacing your windscreen. Here's why. Calibration is the process of realigning the cameras and sensors attached to your windscreen. These components are essential for the accurate functioning of your vehicle's ADAS features.

During a windscreen replacement, the sensors and cameras are disconnected. Even a slight misalignment (as small as 2mm) upon reconnection can affect their performance. Proper calibration ensures that all systems are restored to their precise original positions, maintaining the safety and functionality of your ADAS."

As well as a description of the process and its purpose. I've noted the reference to 'cameras and sensors attached to your windscreen'. While I'm not familiar with the precise form of the ADAS systems on Miss D's vehicle, my understanding is that the reversing camera on the vehicle (from publicly available information on the vehicle) is located at the rear of the vehicle, on the tailgate trim above the number plate – it isn't attached to the windscreen. That being the case, it's not clear how replacing the windscreen would have any impact on the reversing camera, given its location. This point is also made by A, who say the calibration would not have affected the reversing camera (but it did successfully calibrate the front-facing camera).

Taking all these points together, then I'm not persuaded that replacement of the windscreen would have affected the reversing camera as it isn't attached to the windscreen. So, on balance, I don't think it's reasonable to conclude that replacement of the windscreen caused the failure of the reversing camera. The evidence also points to a different potential cause of failure, as set out above. Although I've not seen any evidence to indicate a definitive cause of the camera not working – that might be something that a diagnostic check by a suitably-qualified garage (such as a dealership of the make of Miss D's vehicle) could provide and it would be open to Miss D to have a diagnostic check with a view to establishing a more definitive cause of the camera's failure (and whether it was caused or linked to the replacement of the windscreen).

Taking all these points together, I can't conclude that West Bay have acted unfairly or unreasonably towards Miss D, so I don't propose to ask them to take any further action).

My provisional decision

For the reasons set out above, it's my provisional decision not to uphold Miss D's complaint.

Miss D responded to say her discussions with West Bay, A and the manufacturer of her vehicle indicated the reversing camera failure was common when recalibrating a new windscreen after replacement. She also doubted the evidence (diagnostic reports) A say they ran on the vehicle. She also attached a website extract supporting her view this was a common error, that replacing a windscreen can affect the reversing camera.

West Bay responded to say they accepted the findings in the provisional decision and had nothing further to add.

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.

My role here is to decide whether West Bay have acted fairly towards Miss D.

I've considered the points made by Miss D, but I haven't changed my conclusions set out in the provisional decision.

Miss D says reversing camera failure is common after windscreen replacement (and/or calibration). However, that isn't clear or conclusive evidence of such a failure in the specific circumstances of this case. Looking at the website extract provided by Miss D, it is generic (not specific to her make and model of vehicle) and stated windscreen replacement **can** (my emphasis) affect the reversing camera and this is why calibration is essential.

In the case of Miss D's vehicle, the reversing camera showed a fault code **after** calibration was eventually carried out in November 2024 but there were no issues with the forward-facing camera (which would have been more likely to be affected by the windscreen

replacement). And the other evidence from A referred to in the provisional decision indicated the reversing camera wasn't working before the windscreen replacement and a possible cause had been identified which didn't relate to the windscreen replacement.

In the absence of any definitive independent engineer or other expert report giving a clear reason for the failure of the reversing camera (that it was a direct result of the windscreen replacement) then I can't reasonably conclude that the windscreen replacement caused the reversing camera failure, and so was the responsibility of West Bay.

My final decision

For the reasons set out above, it's my final decision not to uphold Miss D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 18 December 2025.

Paul King
Ombudsman