

The complaint

Mr C has complained about Liverpool Victoria Insurance Company Limited (LV). He isn't happy about the way it dealt with a claim under his motor insurance policy.

What happened

Mr C was involved in an incident and made a claim under his motor insurance policy. But the repairs were delayed and it took a number of attempts to fully repair his car, so Mr C complained to LV about this.

LV accepted that it got things wrong and that it delayed Mr C's claim, returned his car when it wasn't fully repaired and provided poor service. And it offered £750 by way of compensation for this. But Mr C remained unhappy and felt that the hire car he was provided with wasn't sufficient, that he incurred additional costs and that his premiums had increased amongst other things, so he complained to this Service.

Our Investigator looked into things for Mr C but didn't uphold his complaint. Although he sympathised with the position Mr C had found himself in and accepted that LV got things wrong here, he felt its offer of £750 compensation was fair.

As Mr C didn't agree the matter has been referred to me for review.

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.

Having done so I don't think that Mr C was treated very well by LV, he received poor service and the repair of his car was clearly delayed and not up to the required standard initially, but LV eventually repaired the car and provided £750 compensation so I think the steps it took to acknowledge that it got things wrong feels fair. I know this will come as a disappointment to Mr C, but I'll explain why.

I'd like to reassure Mr C that whilst I'm aware I may have condensed some of the complaint points in far less detail and in my own words, I've read and considered everything he's told us. I'm satisfied I've captured the essence of the complaint, and I don't need to comment on every point individually, or possibly in the level of detail he would like, in order to reach what I think is a fair outcome. This isn't meant as a discourtesy, but it simply reflects the informal nature of our Service.

What isn't in dispute here is that LV didn't repair Mr C's car properly when it went in for repair and it had to go in for rectification work on a number of occasions causing delay, stress and inconvenience for Mr C. It must have been worrying and frustrating for Mr C to get his car back with repair work outstanding. However, I think LV's offer of £750 compensation is sufficient acknowledgement of the poor service and delay caused here and is in line with the kind of awards this Service would ordinarily make in circumstances like this, so I won't be asking LV to increase its offer.

I know Mr C feels he should be paid further compensation as he wasn't happy with the hire car he was provided with and feels he should be refunded his excess. But I think LV acted fairly in relation to the hire as although it looked to provide a small category A car (which is

all I would generally expect) it increased this to a larger car comparable to Mr C's, so I don't think it has acted unfairly here. Plus, I note that LV has said it will consider any increased costs Mr C incurred, subject to reasonable proof, which seems fair. And although I can understand why Mr C doesn't want to have to pay his excess, but this is always due under the policy here so I wouldn't expect LV to refund or waive this.

Furthermore, I know Mr C feels that he has had to pay for a service and MOT for his car and that he may have been able to get more for his car when he sold it if it was repaired earlier. And while I accept Mr C's general point the maintenance of his car would always fall to him and as our Investigator explained LV's terms and conditions outline that these kind of wear and tear or vehicle value losses are not covered which is in line with the industry generally. And Mr C hasn't provided any evidence to support his position that the car has depreciated due to the repair itself.

Finally, I know Mr C feels that he has had to pay a higher premium here because of the increase in costs incurred by the rectification repairs. But this complaint point hasn't been considered by LV and whether any additional costs have impacted Mr C's premium and any additional complaint point would have to be considered by LV in the first instance before this service can look into things. However, as outlined by our Investigator any change in risk factors such as age, occupation and driving history can impact premiums which is usual including impacting no claim discount when there has been a claim against a policy.

Given all of this it is clear that LV didn't provide a good service as it caused distress, inconvenience and delay in advancing Mr C's claim. But I think it has taken steps to put this right in getting Mr C's car fully repaired and paying him £750 in acknowledgement of his poor customer journey. Plus, LV has said it is happy to consider any additional expenses Mr C has incurred such as printing, increased fuel and other costs subject to evidence which seems more than reasonable in the circumstances.

My final decision

It follows, for the reasons given above, that I think Liverpool Victoria Insurance Company Limited's offer to pay Mr C £750 compensation in acknowledgement of its failings feels fair. I'll leave LV to pay this now if it hasn't already and to consider any additional costs Mr C incurred, subject to reasonable proof.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 27 February 2026.

Colin Keegan
Ombudsman