

## **The complaint**

Mrs S, represented by Mr S, complains about the way U K Insurance Limited (UKI) dealt with a claim on her motor insurance. I will only refer to Mrs S in this decision for ease, although I appreciate that some of the things I describe were done by Mr S on her behalf.

## **What happened**

Mrs S had motor insurance underwritten by UKI. Her car was involved in an incident and she made a claim on the policy.

There were various problem and delays with settling the claim, and Mrs S made a number of complaints to UKI and then to this service. This is the third of these complaints, and is about UKI's garage failing to contact Mrs S as agreed to arrange for her car to be booked in, and also about UKI failing to provide images of the damage to the car to the garage, meaning that Mrs S had to do this. This complaint is also about Mrs S having to do the work that UKI should have done to get the details of the third-party insurer. Finally this complaint concerns UKI initially refusing to register a new complaint and telling Mrs S to speak to this service, and a call when UKI's customer services department refused to discuss a refund.

UKI upheld this complaint and agreed to pay Mrs S £250 compensation . I note that UKI had already agreed to pay Mrs S £350 redress for the previous two complaints about the claim, making a total of £600 across the three complaints

Mrs S wasn't happy with what UKI said and complained to this service. Our investigator didn't uphold her complaint. He acknowledged that Mrs S had a very poor experience with UKI, but said he thought the compensation offered was a fair way for the complaint to have been resolved.

Mrs S didn't agree with what the investigator said so her complaint has been passed to me. Mrs S wants more compensation, including for taxi and bus fares when she was without a car.

## **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 don't uphold Mrs S's complaint. I'll explain why.

Firstly I want to say that I completely accept that the way UKI dealt with Mrs S' claim was very poor, and that she had to spend a considerable amount of time trying to sort things out, which shouldn't have been necessary. I appreciate that this is the third complaint Mrs S has had to make to UKI and then to this service about this claim.

I note that UKI has accepted that the service it offered fell below what Mrs S was entitled to expect, and has awarded a total of £600 compensation across these complaints, including £250 compensation for this complaint. I also note that the claim has now been settled.

I have looked at everything that happened to see if UKI has put things right in a fair and reasonable way, particularly in the compensation it has paid to Mrs S.

This service's website sets out our approach when it comes to compensating a consumer for distress and inconvenience. It says:

*"An award of between £100 and £300 might be fair where there have been repeated small errors, or a larger single mistake, requiring a reasonable effort to sort out. These typically result in an impact that lasts a few days, or even weeks, and cause either some distress, inconvenience, disappointment or loss of expectation.*

*...An award of over £300 and up to around £750 might be fair where the impact of a mistake has caused considerable distress, upset and worry – and/or significant inconvenience and disruption that needs a lot of extra effort to sort out. Typically, the impact lasts over many weeks or months, but it could also be fair to award in this range if a mistake has a serious short-term impact."*

Taking this and all the other information into account, I think that UKI has acted fairly and reasonably and in line with what this service would expect, and I won't be asking it to pay Mrs S any more.

Mrs S is looking for UKI to compensate her for the bus and taxi fares she had to pay when she was without a car. Our investigator has advised her to provide receipts to UKI and request the cost be reimbursed. I understand that Mrs S says she no longer has these. It would be open to her to discuss with UKI what other proof of this expenditure might be acceptable.

### **My final decision**

For the reasons given above I don't uphold Mrs S's complaint. So I won't be asking U K Insurance Limited to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 23 March 2026.

Sarah Baalham  
**Ombudsman**