

The complaint

Mr E complains about the quality of repairs carried out by Advantage Insurance Company Limited ("Advantage") in a claim on his car insurance policy.

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

What happened

Mr E had a motor insurance policy with Advantage covering his car. In January 2025 he collided with a bollard, causing damage to the nearside doors.

He contacted Advantage and made a claim in early February.

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

It took about 20 days for the repairer to be ready. There was a short delay for parts as well, and the repairs were done by 18 March. Mr E took the car back.

Two weeks later, Mr E reported some problems with the repaired sections of his car. He could hear a rattle from one door, and he'd noticed some issues with the polished finish.

The repairer realigned the door and said it repolished the car.

Mr E said he thought the door was now too tight and Advantage had left some new marks on the door. The same repairer couldn't find the marks and asked Mr E to point them out, but Mr E needed the car to be collected.

The repairer collected it and inspected the marks. It reported that the marks were factory sealant. Mr E asked for a new replacement door, but this wasn't authorised by Advantage as the damage wasn't deemed enough to warrant it.

Mr E again reported problems with the door alignment and seal. The repairer said it couldn't adjust the seal without affecting the manufacturer's warranty.

The repairer then asked a main dealer to inspect and adjust the door. It did so and adjusted the door and confirmed the seal was as it came from the factory.

Mr E also identified a rattle. A main dealer again inspected the car, and thought that the rattle was from the D pillar, which hadn't been worked on, and therefore wasn't part of the repairs.

Mr E complained to Advantage. It agreed to rectify the seal and said it would pay £50 compensation to Mr E. It offered to pay for his out of pocket expenses, but Mr E didn't provide any evidence to it.

As he remained unhappy, he brought his complaint to this service. He complains about his stress and inconvenience, because he's had to make many phonecalls and arrange to work

from home when his car was being inspected and dealt with.

Our investigator looked into it and thought Advantage's offer of compensation was fair. He thought the overall timescale for repairs was acceptable, and Mr E had been provided with a courtesy car. It escalated the problems when needed and offered to fix a problem that wasn't related to the claim. He didn't think Mr E's complaint would be upheld.

Mr E didn't agree with the view and asked that his complaint was escalated to an ombudsman. So it's been passed to me to make a decision.

I issued a provisional decision intending to uphold Mr E's complaint:

I've only provided brief details of Mr E's claims journey above, but I'd like him 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.

I can see from his evidence that Mr E has found Advantage's claims service poor, which has distressed him and caused him inconvenience. It seems to me that, if Advantage's nominated repairer had carried out the work better at the first opportunity, then the outcome would be very different.

I can see Mr E is very proud of his car. He'd not had it long before the damage happened. I think it's fair I say he was a little disappointed about how long it took to get the car booked in for repair, but from the information on file I think his car was driveable so I think his inconvenience was small. Having reviewed the work that was needed, including the parts and labour required, I don't think the time he waited was unreasonable. Nor was the time it took on site.

The evidence on file says he was supplied with a courtesy car once it was on-site.

I can see he was shocked and disappointed by the quality of repairs carried out by Advantage's repairer. At the centre of this is that he had to have the car taken to the repairer on three separate occasions. And even then, it took a main dealer to fix the problem with door alignment.

In his approach to this service, Mr E has described how the door was adjusted first one way, then the other, at subsequent visits to the repairer.

I don't think this is good service from Advantage.

But I need to consider it provided him with a courtesy car, so his inconvenience was limited. Mr E has asked for additional compensation, and I've looked at the amount of contacts he had to make with Advantage to get the issues fixed. He also contacted the repairer, and eventually the repairer apparently wouldn't deal directly with him and Mr E had to re-approach the repairer through Advantage.

Mr E has supplied photos of the finish left by Advantage and I can see that there were many swirl marks, and other issues, with it.

There was a problem with a door seal that bulged. I can see Mr E focused on this problem as his claim and complaint progressed. Advantage looked into this and said the seal was factory fitted, so that's how the manufacturer determined the fit should be. It later agreed to carry out some rectification work on the seal, and I think that's a fair offer of Advantage.

But I've considered Mr E's position overall. Simply put, I don't think Advantage's service was good

enough. I can see it's commented about Mr E being rude towards some of its staff, but I think his frustration about the quality of work being carried out by Advantage was clear.

There are comments in Advantage's evidence that the problems Mr E was finding were due to poor Quality Control procedures by its repairer. There are notes saying that it wouldn't accept the responsibility of paying for the extra costs incurred in fixing the problems. What this would seem to mean is that Advantage acknowledged that the work wasn't good enough and many of the problems should have been spotted and dealt with at an earlier point.

It seems to me that the £50 Advantage offered Mr E doesn't, in my mind, provide sufficient compensation for his distress and inconvenience caused by his car having to have the work rectified by its repairer and the main dealer. I've thought about this, and I think the appropriate amount should be set at £250.

Responses to my provisional decision

Mr E accepted my provisional decision but Advantage didn't respond by the deadline I'd set. He also clarified that he'd not received the £50 compensation offered by Advantage.

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.

Because Mr E accepted and Advantage didn't provide further evidence, my final decision and reasoning remains the same as my provisional decision.

My final decision

It's my final decision that I intend to uphold this complaint. I direct Advantage Insurance Limited to pay Mr E a total of £250 compensation for his distress and inconvenience. Advantage must pay the compensation within 28 days of the date on which we tell it Mr E accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 14 January 2026.

Richard Sowden
Ombudsman