

The complaint

Miss A complains Advantage Insurance Company Limited (Advantage) didn't complete all the required repairs when she made a claim on her motor insurance policy.

Advantage are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As Advantage have accepted it is accountable for the actions of the intermediary, in my decision, any reference to Advantage includes the actions of the intermediary.

There are several parties and representatives of Advantage involved throughout the complaint but for the purposes of this complaint I'm only going to refer to Advantage.

What happened

In March 2025 Miss A made a claim on her motor insurance policy after an accident in which a third-party collided into the rear of her car.

Damage was found to the rear panels, bumper and lights. The required repairs were completed by Advantage's approved repairer. Miss A said when she collected the car the external damage to the bumper appeared to have been repaired, but there were several mechanical issues. The transaction control warning light was still illuminated, the clutch felt tight and the car shook when changing gears.

The car was inspected by an independent specialist, who concluded the faults weren't accident related. Therefore, Advantage wouldn't cover these as part of Miss A's claim and the car was returned to her. On receipt of the car, she found the engine warning light was illuminated. She said the car was operating normally prior to the accident and the loss of functionality and warning indicators arose only after the accident.

Miss A said she had no choice but to sell her car and she received a lower payment than the initial valuation. She said this was a significant financial loss which was caused due to Advantage not making all the repairs she felt were caused by the collision as part of her claim. Miss A was also unhappy with the level of service provided by Advantage and the size of the courtesy car.

Because Miss A was not happy with Advantage, she brought the complaint to our service.

Our investigator didn't uphold the complaint. They looked into the case and said they were satisfied that Advantage handled Miss A's claim as they'd have expected it to and they were persuaded the evidence Advantage provided from a technical perspective showed the faults likely weren't caused by the accident. They didn't think there were any significant delays, and her car had been reinspected to check the findings of the approved repairer.

As Miss A is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

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.

Repairs

When looking at complaints relating to claims for damage to a vehicle, our service can't determine how the damage occurred. Instead, what we look at is the information the insurance company relied on to make its decision.

Miss A said the mechanical faults on her car were caused in the accident in mid-March 2025, because they were not there before it happened. However, Advantage said they weren't related to the accident and therefore wouldn't cover any repairs to fix them.

When the car was collected by Miss A after the repairs were carried out by the approved repairer, she found the traction control warning light illuminated and there was an issue with the running of the car.

I saw she contacted the approved repairer straight away. She felt the approved repairer was dismissive and rude to her. I understand Miss A was stressed and contacted Advantage after the call. The repairer said the warning lights were there before the accident as per the pre scans. However, because Miss A said the faults were not there prior to the accident Advantage agreed to organise an independent assessment of the faults and for the car electronic control unit (ECU) to be interrogated.

The car was inspected by an independent assessor at the end of April 2025 who looked into the running issues. Miss A was told she could attend this inspection but wasn't informed it was taking place, so she wasn't present. I acknowledge this was down to poor communication by Advantage. She found it inappropriate the inspection had taken place where the repairs were performed. I don't find this unusual or inappropriate because the inspection was undertaken by an independent specialist who was unconnected to the approved repairer.

I saw the inspection found an active fault code that related to an engine oil valve. On review of the faults within the car and the repairs undertaken, the independent inspection was unable to relate the mechanical faults to the repairs undertaken, or the claim under notice. It concluded the faults found were not related to the accident. It said it should consider its conclusion alongside the results of the ECU. When received the ECU interrogation concluded the engine issues were unrelated to the accident.

I have considered Miss A said the engine warning light was not on prior to the accident and the car was driving normally, and due to this she believes the mechanical issues found were caused by the accident. However, this isn't supported by any expert substantiation. Without any expert evidence being provided which conflicts with the finding of the independent inspection that did take place, I'm not persuaded the faults remaining were caused in the collision. Therefore, I'm persuaded that Advantage fairly declined to cover the cost of the engine mechanical repairs.

After considering all the evidence provided, I'm satisfied Advantage fairly concluded to decline to cover for repairs for the mechanical faults on Miss A's car based on the expert evidence provided, due to them being found to have no relation to the accident damage or the repairs carried out.

Service received

The accident happened in mid-March 2025 and repairs were completed on 26 March 2025. The independent assessment took place on 30 April 2025 which was just over one month after Miss A reported the faults she found on return. After the independent assessment there was a wait for the ECU to be interrogated. I saw Advantage chased this several times before it was received at the start of May 2025. and I saw it provided Miss A with its decision to decline to cover the mechanical faults immediately after this.

I am not persuaded there was any avoidable delay caused by Advantage.

As per the terms of the policy, a courtesy car was provided to Miss A by the approved repairer during the period of time the car was having repairs undertaken. This was returned on collection of her car. I saw Advantage also provided her with a small hire car throughout the period of time it took to investigate her dispute regarding the mechanical faults. This meant she was not left without a driveable car. This is what I would expect it to do in this situation. I recognise using the smaller car caused her some inconvenience, due to her need to use a car seat for her young child. However, I am unable to uphold this part of her complaint because the terms of her policy only allow for a small car.

When Miss A was contacted by Advantage after the independent inspection to come and collect her car or to arrange collection of it, she expressed her concerns about driving a car that was potentially unsafe. I saw Advantage agreed to return it by a recovery truck and it covered the cost of this. I think that was a reasonable outcome and avoided the need for Miss A to drive it or for her to cover the cost of recovery herself.

Miss A said she had no other option than to sell her car. She said the price she accepted for the car was reduced due to the mechanical issues found, and this devaluation would not have occurred had she sold the car before the accident. She maintains the faults were caused by the impact of the collision and Advantage should've repaired them. I'm unable to hold Advantage responsible for the price paid to her when she sold the car because the expert evidence provided concludes the faults are not accident related, and no evidence has been provided that links any faults to the accident from March 2025.

After considering all the evidence provided, I am satisfied that Advantage made a fair decision to decline to cover for repairs for the mechanical faults.

Therefore, although I understand Miss A will be disappointed, and I recognise she has had a significant financial cost when she bought her new car, I don't uphold her complaint and don't require Advantage to do anything further in this case.

My final decision

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 24 February 2026.

Sally-Ann Harding
Ombudsman