

## **The complaint**

Mr F has complained about Advantage Insurance Company Limited. He isn't happy about the repairs undertaken to his vehicle after a claim under his motor insurance policy.

Any reference to Advantage includes any agents that it is responsible for unless specified.

## **What happened**

Mr F was involved in a minor accident while reversing and made a claim under his motor insurance policy. His car was repaired and returned to him, but he wasn't happy as he didn't think all the damage caused in the accident was repaired so he complained to Advantage about this.

But when Advantage looked into the additional damage Mr F claimed for it didn't think the damage caused to his light was accident related so it didn't think it had done anything wrong. And as Mr F remained unhappy, he complained to this Service.

Our Investigator looked into things for Mr F, but he didn't uphold his complaint. Although he sympathised with the position Mr F found himself, he didn't think Advantage had done anything wrong in deciding that the damage to the light was most likely wear and tear as opposed to being accident related.

As Mr F didn't agree, maintaining that he wants the rear light repaired and to be paid compensation for the stress and inconvenience all this has caused him, the matter has been passed 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'm not upholding this complaint. I know this will come as a disappointment to Mr F, but I'll explain why.

I'd like to reassure Mr F 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.

This is a difficult case to decide and is hampered by the lack of a detailed examination of the rear light at the time of the incident. And the long delay in Mr F reporting the difficulty he had with the light for about six months.

What isn't in dispute here is that Advantage repaired Mr F's bumper after he reversed into a third-party causing damage. And at the time he reported the incident to Advantage he also outlined that his light was flickering. Advantage repaired the bumper and decided that the light cluster wasn't affected by the accident and didn't repair the light and returned the repaired car to Mr F a few weeks later.

A few months later Mr F returned the car to Advantage's repairer as he had a problem with the rear light cluster and asked for it to be repaired. Advantage reconsidered things and looked at the light but maintained that any issue with the light was due to wear and tear and maintained that the light wasn't damaged during the accident. It highlighted that the light was never authorised as part of the original repair and the images indicated the seal and signs of corrosion were consistent with wear and tear rather than collision damage. It is a shame that a more detailed examination of the light wasn't undertaken at the time of the incident as this would have clearly shown whether there was any damage attributed to the accident.

Given this, I take Mr F's point that a lot of the detailed consideration here of whether the light was impacted by the accident or not took place at a later stage. But I would have expected Mr F to have taken the car back around the time of the initial repair if there was clearly a problem with the light, as opposed to six months later. And I've seen photographs of the damage, and it is away from the light and although it is possible that the light damage was caused during the accident I think, on balance, on the evidence before me that the light problems more likely stem from wear and tear. I say this as there was a significant delay in returning the car after the initial repair by Mr F, the car is over 15 years old, the damage isn't directly around the light cluster, the repairer at the time didn't think there was any light damage caused by the accident, the later reports suggest wear and tear and there clearly was corrosion around the rear parking sensors at the time of the accident.

However, I note that there has been discussion around Mr F getting an independent report to support his position that the light damage was caused in the accident. And if Mr F gets the car inspected and there is a link to the accident damage or indeed the repair that was undertaken then I would expect Advantage to consider this evidence and to pay for Mr F's report.

Given all of this I don't think, in the particular circumstances of this case, that Advantage have acted unfairly in not looking to fix Mr F's light some 6 months after the car was returned. But if Mr F gains any independent evidence in support of his position, then I would expect Advantage to reconsider its position.

### **My final decision**

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 3 March 2026.

Colin Keegan  
**Ombudsman**