

The complaint

Mr K complains about esure Insurance Limited's (esure) handling of a claim on his motor insurance policy. In particular, Mr K is unhappy with the quality of the repair work carried out on his car.

Any reference to esure includes the actions of its agents who acted on its behalf.

What happened

The circumstances of this case are known to both parties, but in summary Mr K has a motor insurance policy, underwritten by esure. In April 2025, Mr K was involved in a road traffic accident which led him to making a claim under his policy. esure determined that Mr K's car was repairable and so arranged for the car to be repaired. However, Mr K was unhappy with the quality of the repairs and so esure arranged an independent engineer to assess the car. They concluded there were works that needed correcting which esure made arrangements to do. It also paid Mr K £150 for its service. However, upon completion of the rectification works, Mr K remained unhappy with the repairs and so complained to esure.

esure didn't uphold the complaint as it said it had arranged a further assessment of the car and the engineer concluded the repairs had been completed to a sufficient standard. As Mr K remained unhappy, he referred his complaint to this Service.

Our Investigator didn't uphold the complaint as they were satisfied esure had acted fairly based on the evidence provided to it following the rectification works. Mr K disagreed and asked for an Ombudsman to make a final decision. He said esure had failed to provide him with a copy of the engineer reports that were carried out, he had obtained a further report confirming there was outstanding work, and the £150 esure awarded him was to recognise his multiple trips to the repairer to get the work rectified.

So, the case has been passed to me to decide.

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.

While I recognise Mr K will be disappointed, I don't uphold this complaint. I'll explain why.

I know I've summarised the circumstances of this case in less detail than presented. But I want to assure both parties that I've carefully considered all the information provided. I may not respond to every point or piece of evidence. But I've focused on the issues I consider to be key to the outcome of the case. This isn't meant as a discourtesy but reflects the informal nature of this Service – and the rules this Service are expected to adhere to enable me to do this.

Relevant regulatory rules say firms should handle claims promptly and fairly. The starting point with any insurance claim is the policy terms and conditions which sets out the basis of

cover between the insurer and its policyholder. Mr K's policy confirms that in the event of a valid claim, esure will pay to get their policyholder's car fixed, replace what's been lost or damaged, or pay a sum for the loss or damage. But esure can determine the most suitable option. As Mr K's car was deemed repairable, it chose to get the car repaired.

It's not in dispute that the initial work carried out on the car were not to a satisfactory standard. This was confirmed by the independent engineer and so esure arranged for rectification work to be carried out. esure awarded Mr K £150 in recognition of the service he received. While I recognise Mr K feels this award was for something else, I have considered this award in the main based on the overall service he received. On balance I consider this to be fair and proportionate, and in line with our award bands where the impact of a firm's actions has lasted a few days, or weeks, and causes either some distress, inconvenience, disappointment or loss of expectation.

Mr K said following the rectification works, he identified the rear left hand light wasn't set correctly, and this is due to the repair work carried out behind the light. esure arranged a further assessment of the car and this concluded the repairs were completed to a reasonable standard. There isn't any other evidence from the time these repairs were completed that contradicts the engineer's findings. So, I don't find it unreasonable for the insurer to rely on the expert opinion of a professional who specialises in that area.

As I'm sure both parties can appreciate, I'm not qualified to make a determination on the standard of repair work carried out. Instead, I must determine whether esure has acted fairly and reasonably, in line with the terms of its policy and based on the evidence provided to it. And having done so, I'm persuaded esure has acted fairly based on the evidence – as this suggests the work has been carried out to an acceptable standard.

Mr K has since obtained a new engineer report that he paid for himself. I won't comment on this as I can't see that esure has had the opportunity to consider this new evidence. And my role requires me to determine if esure acted fairly based on the evidence it had at the time Mr K complained. So, it wouldn't be fair for me to rely on this evidence prior to esure having the opportunity to consider this. Mr K would be best placed to direct this to esure for its reconsideration. If Mr K is unhappy with esure's response, he can raise this with esure as a new issue.

I recognise Mr K is unhappy esure hasn't provided him with a copy of the engineer's reports. Engineer reports are typically prepared for the insurer to help it assess the claim. While many insurers share them as a matter of good practice, there's no regulatory obligation to do so. But as esure is already corresponding with Mr K about this, I don't think I need to make a further finding on that point.

But for the reasons I have explained above, I find that esure has acted fairly and reasonably based on the evidence provided to me. So, I won't be directing it to take any further action on this occasion.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 March 2026.

Oliver Collins
Ombudsman