

## The complaint

Mr O complains about One Insurance Company Limited (One) replacing the driver's door glass but causing additional damage to the interior panel. Mr O says the additional damage isn't shown on the pre-repair inspection video – but is shown in the post-repair inspection video. Mr O wants the damaged panel to be replaced and compensation for the inconvenience he's suffered.

References to One in this decision includes their agents, in this case the glass repair firm (AW).

## What happened

In April 2025 Mr O's vehicle was broken into, breaking the driver's side window. He took his vehicle to the glass repair firm (AW) specified in his motor insurance policy for the glass to be replaced. However, when he went back to pick up his vehicle following replacement of the broken glass, he noticed damage to the inside door handle on the interior panel (the handle used to pull the door closed) including sticky residue. He highlighted the damage to the AW technician on-site. He denied any knowledge of the damage, but Mr O insisted the damage wasn't there when he dropped off his vehicle for the glass replacement.

Mr O asked to see the pre-repair inspection video, which the technician brought out to view, but still maintained AW hadn't caused the damage. Mr O raised the issue with AW directly, but they continued to deny causing any damage. AW sent Mr O both the pre-repair and post-repair videos, which Mr O said showed the damage but the technician denying he had caused it. Mr O was adamant the first video showed no damage, but the second (post-repair) video did show damage.

Mr B complained to AW in the first instance, but they rejected the complaint, saying their technician pointed out the door handle damage in the pre inspection video, before any repair work was carried out and they replaced the broken glass. So, the damage was pre-existing and so they weren't responsible.

Mr O rejected AW's response, saying a still image taken from the pre-repair inspection video clearly showed no damage to the door handle, meaning the damage must have occurred while his vehicle was with AW for repair. So, Mr O raised a complaint with this Service.

Mr O then complained to this Service. He maintained the damage to the panel wasn't there when his vehicle went in for replacement of the driver's door glass but was there when he collected his vehicle following the replacement. He wanted One (AW) to pay to replace the damaged driver's door panel and compensation for the inconvenience he'd suffered. Our investigator upheld the complaint, concluding One hadn't acted fairly. He recommended One pay for the damage to door panel and pay Mr O £100 compensation for distress and inconvenience. Having reviewed both the pre-and post-repair inspection videos, in the former the investigator couldn't see damage to the door handle, while in the latter the technician was heard to damage to the handle, albeit "nothing major, nothing that I've done." On the balance of probabilities, the investigator concluded, the damage wasn't there before the vehicle went in for repairs.

One disagreed with the investigator's view and asked that an Ombudsman review the complaint. While believing the complaint should set up against AW, they also disagreed with the investigator's view that the damage was caused while the vehicle was with AW.

### **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.

My role here is to decide whether One have acted fairly towards Mr O.

The key issue in Mr O's complaint is the damage to the interior door panel handle that he maintains wasn't there before the vehicle went into AW for the driver's door glass to be replaced. One maintain the damage was pre-existing and not caused by them.

In considering the issue, as well as the written submissions provided by Mr O and by One, a key element of the evidence are the two videos taken by an AW technician before the repair work was carried out, and a video taken after the replacement of the glass.

Looking at the two, the pre-repair inspection video is quite short (37 seconds). The technician refers to some damage to the rubber seals on the outside of the door frame ("but nothing major). Moving to the interior, the technician states there is "a nice clean door card" and refers to "the trim's nice and tight". There's no mention of any damage to the door handle, which would have been apparent. Had it been there, I think it likely the technician would have seen it and made comment, similar to the comment he made about some damage to the exterior rubber seal around the frame of the door.

Moving onto the post-repair inspection video, it is slightly longer (1 minutes 0 seconds). The technician does mention marks when holding the door handle, but says it is nothing major and nothing he's done. However, this reference would indicate there is damage there – hence the reference to 'nothing I've done'. And while neither video shows clear shots of the area where Mr O says the additional damage affected, I can see some indication of damage to the area in the post-repair inspection video.

Taking the two videos together, on the balance of probabilities, I'm more persuaded the damage wasn't there on the first video, but was on the second video. Which leads me to conclude the damage is likely to have occurred during the time the vehicle was with AW for repairs. As One were the insurer of the policy, which included cover for windscreen and glass repair and/or replacement, Then as AW were acting as One's agents, then AW must ultimately bear responsibility for the damage.

Having reached this conclusion then I don't think One have acted fairly and reasonably towards Mr O.

To put things right, One should arrange for the door card and/or handle to be repaired or replaced as appropriate. I also think they should pay Mr O £100 compensation for the stress and inconvenience he's suffered from what happened.

### **My final decision**

For the reasons set out above, my final decision is that I uphold Mr O's complaint. I require One Insurance Limited to:

- Arrange for the door card and/handle on Mr O's vehicle to be repaired or replaced as appropriate.
- Pay Mr O £100 compensation for distress and inconvenience.

One Insurance Limited must pay the compensation within 28 days of the date we tell them Mr O accepts my final decision. If they pay later than this they must also pay interest on the compensation from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 12 March 2026.

Paul King  
**Ombudsman**