

The complaint

Mr C complains about how AXA Insurance PLC dealt with a claim on his motor insurance policy.

What happened

Mr C's car was involved in an accident. AXA accepted the claim. Mr C's car was repaired by its authorised repairer (AR) and returned to him.

Mr C noticed some other damage that he says wasn't present before his car was repaired; there were marks on the steering wheel, and the centre console box wouldn't close. Mr C also complained that his existing all-season tyres were replaced by summer tyres. During the claim Mr C said he continually asked for the market value of his car at the time of the accident, and this wasn't provided by AXA.

AXA asked the AR to provide comments about the damage Mr C says wasn't there before the accident. It also asked an in-house engineer to provide an opinion based on what Mr C reported and the repairers comments. AXA concluded that the damage Mr C reported wasn't claim-related, nor were the repairers responsible for causing it. Rather, it was due to wear and tear. AXA acknowledged that the replacement tyres were different and offered to refund the cost of Mr C replacing them. It apologised for the inconvenience this caused and offered £100 in compensation. AXA explained that it hadn't valued Mr C's car when it took the decision to repair it and so couldn't provide the valuation Mr C requested.

Mr C wasn't happy with AXA's response and brought his complaint to this Service.

Our investigator wasn't persuaded the repairer caused the additional damage and thought the refund for the cost of Mr C replacing the tyres and compensation offered was fair. Our investigator didn't agree that AXA had withheld any information and explained to Mr C because he had asked for the Data Subject Access Report (DSAR) after the final response letter, any concerns he had in respect of this wouldn't be considered under this complaint.

Mr B didn't agree and asked for an ombudsman's decision.

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.

Mr C has raised many issues during his complaint, and I note he also has another complaint with this service. It's important to explain that I can only consider issues that have been raised with AXA and for which it's issued a final response letter. Under this complaint I will consider the matter that Mr C has raised regarding the additional damage to the steering wheel and centre console box, the replacement tyres and his request for the market valuation of his car at the time of the accident.

I would also like to acknowledge I've summarised Mr C's complaint in less detail than he's set out. I've not commented on each and every point he's raised. Instead, I've focused on what I consider to be the key points I need to think about. I don't mean any discourtesy when doing this, it simply reflects the informal nature of this Service.

Additional damage

Mr C's policy required AXA to cover the cost of repairs following the incident. Repairs were completed, and the car was returned to Mr C.

Mr C noticed some additional damage. Mr C says there was no damage to the steering wheel, and the centre console box was functioning normally before the car was handed to the AR and the fault only appeared only after the repairs were completed. He thinks the damage was caused during the repairs by the AR. I have looked at the photographs Mr C has provided, I accept there are marks on the steering wheel at different points, but this doesn't mean that the AR caused them.

AXA asked an in-house engineer to provide an opinion on Mr C's and the AR's comments. The engineer concluded that there was no link between the damage reported by Mr C and the repairs. Further, they didn't think the AR carried out any work on or near the steering wheel or centre console box as they said the damage to Mr C's car was on the driver's side front exterior and that would've been the area the repairer worked on. The engineer also noted that no work was carried out to the interior of the car, and the repairer was only in the car when moving it whilst on site and during road testing. The engineer said that the problem with the centre console box, was likely to have been caused by a spring detaching, causing the mechanism to jam.

Ultimately the engineer concluded that both the steering wheel marks and the centre console box was likely to have been caused by wear and tear rather than the repair or caused in the accident. Mr C hasn't provided any further evidence to confirm how the damage was caused.

Having considered everything, I think it was fair and reasonable for AXA to rely on the opinions of its own expert engineer and conclude that the problems with the steering wheel and centre console box weren't related to the accident, or caused by the repairer, especially in the absence of any expert opinion saying otherwise. So I don't think AXA should pay for any repairs.

Tyres

AXA has confirmed that it was sorry that the AR incorrectly replaced Mr C's tyres with summer tyres. Because Mr C had already replaced them AXA offered to refund the cost he had paid. I'm satisfied that this was a fair thing to do and that it was reasonable given the circumstances. I have also thought about the impact this had on Mr C. AXA acknowledged the inconvenience that this would have caused Mr C and offered £100. I'm satisfied the amount is fair and reasonable compensation in the circumstances. If Mr C wishes to accept the offer, AXA should pay this amount to Mr C.

Information request

Mr C says he's unhappy because he repeatedly asked AXA for the repair information and photographic documentation from the repair process. I have looked at the claim information and can see AXA sent the repair information in April, June and in September 2025. Having considered the evidence, I'm unable to conclude that AXA acted unfairly in providing that information.

I understand Mr C is unhappy that AXA hasn't provided a market value of his car at the time of the incident and other documentation it relied on when it made the decision to repair his vehicle. Some of Mr C's concerns fall under his other complaint at this service, including the decision AXA made to repair his car rather than to write-it off. Because of this, I will not comment further or make a finding on that. I understand AXA explained to Mr C that it was unable to provide him with the pre-market value of his car as it said it never valued it at the time. I don't find this unfair or unreasonable.

My final decision

AXA Insurance PLC has already made an offer to pay £100 compensation. I find this offer to be fair. So, I require AXA to pay £100 compensation to Mr C for distress and inconvenience, if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 11 March 2026.

Lorraine Ball
Ombudsman