

The complaint

Mr H complains that Tesco Underwriting Limited caused delays in repairing his car following a claim made on his motor insurance policy.

What happened

Mr H's car was damaged in an accident and Tesco took it for repairs two months later. When the car was stripped down, further parts were required and had to be ordered. It took about six weeks for the car to be repaired. Mr H was unhappy with the delays caused whilst the repairer waited for parts. He said the courtesy car provided was too small for his family and he had to cancel a family holiday because of the delays.

Our Investigator didn't recommend that the complaint should be upheld. He thought hidden damage was found when the car was stripped down and further parts were needed. He thought the parts needed for the repairs had been ordered promptly and Tesco and its repairer weren't responsible for the delays. He thought Tesco had provided Mr H with a courtesy car in keeping with the policy's terms and conditions. And he thought it wasn't responsible for Mr H cancelling his holiday.

Mr H said Tesco's repairer had rushed to complete the repairs and this had led to the car breaking down after it was returned to him. He said the repairs and hiring a suitable car had cost him over £8,000. But the investigator thought that Mr H should raise his further concerns about the quality of the repairs as a separate complaint after Tesco provided its response to him.

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.

I can understand that Mr H felt frustrated by the time it took for his car repairs to be completed. He has explained that this had consequences for his family and I was sorry to hear that they missed their holiday due to the lack of a suitable car.

Mr H's concerns are with the delays in repairs being made, the lack of a suitable courtesy car and our inability to investigate the whole of his claim experience.

Mr H has explained that his car broke down shortly after it was returned to him. He thought this was due to the repairer's negligence and it had endangered his family. Mr H has complained to Tesco about this, and it has provided its response. But Tesco has not consented for us to consider this concern along with Mr H's earlier concerns.

So, in order for me to consider this concern, Mr H would need to raise a further complaint with our service. This would then need to be investigated and, if Mr H remained unhappy, he could ask for an Ombudsman's review. I can understand that Mr H feels we should look at the whole of his claim experience. But I can't consider his later concerns here.

Mr H was unhappy with the delays in the repairs being completed. I can see that he felt frustrated that the estimated completion date was frequently pushed back. He said the repairer had ordered parts on five separate occasions and he thought this piecemeal approach had added to the delays.

But I haven't seen any evidence to show this. I can see that the repairer's first assessment was based on photographs. The car was stripped down, and further damage was found requiring further parts. Later, further damage was found and further parts were needed. This isn't unusual in complex repairs.

Mr H thought some delays were due to the repairer's incompetence. He cited examples of incorrect parts being ordered and diagnostic information being ignored. We're not engineers. We don't assess how or whether damage has occurred or how repairs are made. Our role is to consider whether an insurer has acted reasonably in carrying out repairs.

As Mr H is aware, Tesco has a responsibility to deal with claims fairly and promptly. But, as our Investigator has explained, Tesco isn't responsible for delays outside its control. And I can see that the parts were ordered promptly when their need was identified. And most of the delays were due to supplier issues, which is an industry-wide problem. So I can't say that Tesco or the repairer caused any major avoidable delays in the repairs.

I acknowledge that some short delays were caused by the wrong parts being ordered. But I can see that these errors were remedied promptly and, in the scale of the repairs, didn't cause significant delays.

Mr H thought Tesco hadn't provided him with a suitable courtesy car. His photographs show that all the needed child seats wouldn't fit in the back. He said he had to borrow a car and travel separately to make family journeys or he had to cancel them.

Mr H later said his concerns were about the lack of a courtesy car after his car needed rectification work after it was returned to him. But I can only consider his earlier concerns here. Our approach in cases like this is to consider whether the insurer's acted in line with the terms and conditions of the policy and fairly and reasonably.

Mr H's policy, in keeping with most other policies I've seen, provides a small courtesy car whilst his car is being repaired. I can see that this is set out in the policy summary document, the Insurance Product Information Document (IPID). So I don't agree this is hidden in the small print as Mr H has alleged.

Under the heading 'What is insured?', the IPID states:

"Small courtesy car free of charge if the car is being repaired by an approved repairer;"

Also, in the policy booklet on page 27 under the heading 'Courtesy Car', it states:

"To keep you mobile, within the geographical limits only, we will offer you a small courtesy car (typically a small city car), while the car is being repaired by one of our approved repairers following an insured incident that has resulted in a claim under your policy."

Mr H said that if had been aware of this, then he would have taken the upgraded courtesy car option so that he would have had a like for like replacement. I can see that he was offered this at renewal. But it wasn't purchased. I can see that Tesco attempted to source a larger car to better suit Mr H's needs. But unfortunately this wasn't possible.

So I'm satisfied that Tesco acted fairly and reasonably and provided Mr H with his courtesy entitlement in keeping with the policy's terms and conditions. So I can't say that Tesco was responsible for Mr H's losses.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 15 May 2026.

Phillip Berechree
Ombudsman