

## The complaint

Miss H complains about the amount esure Insurance Limited trading as Sheilas' Wheels ("esure") valued her car for when she made a claim under her motor insurance policy.

## What happened

Miss H had a motor insurance policy with esure covering her car.

In June 2025 she was involved in a collision causing damage to it. She contacted esure and made a claim.

esure assessed the car as being beyond economical repair and said it would be declared a write-off. It said it would pay £2,939 to settle the claim. Miss H said she felt she couldn't replace the car for this amount. She provided copies of adverts for similar cars to esure, but it wouldn't increase its valuation.

As Miss H remained unhappy, she brought her complaint to this service.

Our investigator looked into her complaint and thought it wouldn't be upheld. He thought esure's offer was fair.

Miss H didn't agree with the view. Because she didn't agree, this complaint has been passed to me for a decision.

I issued a provisional decision intending to uphold Miss H's complaint:

*It's important I say that it's not the role of this service to provide valuations for vehicles. It's our role to look at whether esure acted fairly and reasonably in how it arrived at the value it did. Our approach is to use valuation guides to establish whether an offer is fair.*

*esure's policy wording says it will pay a car's market value:*

*"Market value: The market value is the amount you could reasonably have expected to sell your car for on the open market immediately before your accident or loss. Our assessment of the value is based on cars of the same make and model and of a similar age, condition and mileage at the time of accident or loss. This value is based on research from motor trade guides including: [Names]. This may not be the price you paid when you bought the car."*

*esure provided four valuations from valuation guides for a vehicle with the same specification and mileage. These were:*

*Guide A – £3,050*

*Guide B – £3,638*

*Guide C – £2,827*

Guide D – £2,472

*It decided to use the average of the two closest values to arrive at its valuation of £2,939.*

*Miss H provided several adverts mainly priced substantially above this amount to show it wasn't enough. I've reviewed these adverts and I don't find them persuasive, because they don't show vehicles with similar mileage to her car.*

*But it's the approach of this service that, if an insurer wants to settle a claim lower than the highest trade guide valuation, then it should provide evidence why. I can't see evidence from esure on this point.*

*I'll also comment that esure provided examples of adverts as part of its evidence. I can see that these ranged widely from well below its valuation, to one that was higher than the highest valuation guide.*

*I don't think esure can rely on just those adverts to fairly show Miss H could have replaced her car at the value it proposed or that's it's acted in line with this service's approach.*

*What this means is that I'm proposing to uphold this complaint. I propose to require esure to settle Miss H's claim at a market value of £3,638 subject to the remaining terms and conditions of the policy. It's my understanding that Miss H was offered an interim payment, but rejected it. So, I will propose to add interest at 8% simple to the balancing figure from the date esure offered the interim payment to the date it makes this payment.*

*Miss H has talked about her difficulties in getting in touch with esure. She's said she found it difficult to find people to talk to and wasn't called back, or when she was a message wasn't left or the caller wouldn't try to email her. I will comment that Miss H mentioned she works long days in an area with poor mobile signal. I've looked at esure's records of its attempted contact with Miss H and I think it's acted fairly here as I can't say it's responsible for Miss H's communications difficulties.*

*During her approach to this service I can see Miss H has raised other complaint points about her claims journey with esure, particularly the courtesy or hire car she was provided. But I can't see that she's brought that complaints to esure or that it's issued her with its final decision, so I'm not able to consider it further in this decision. If she wishes to raise those points with esure she should do so and they may reach this service in due course.*

### **Responses to my provisional decision**

Neither party responded to my provisional 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.

Because neither Miss H or esure responded, my final decision and reasoning remains the same as my provisional decision.

### **My final decision**

It's my final decision that I uphold this complaint.

I direct esure Insurance Limited trading as Sheilas' Wheels to settle Miss H's claim at a

market value of £3,638 subject to the remaining terms and conditions of the policy.

Interest at 8% simple should be added to the balancing figure, from the date esure made the initial settlement offer, to the date it makes this payment.

If esure considers that it's required by HM Revenue & Customs to withhold income tax from that interest, it should tell Miss H how much it's taken off. It should also give her a tax deduction certificate if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 19 March 2026.

Richard Sowden  
**Ombudsman**