

The complaint

Miss C complains that Advantage Insurance Company Limited (“Advantage”) didn’t repair all of the damage to her car following a claim under her motor insurance policy.

When I refer to Advantage I also mean the approved repairers whose actions Advantage is responsible for.

What happened

Miss C had a motor insurance policy with Advantage covering her car. She bought the policy through a broker.

She left her car parked up by the side of a road. When she returned to it, a third party had collided with it causing damage. The point of impact was the front nearside corner. The third party drove away.

She reported the incident to Advantage and made a claim.

Work on her car was carried out by one of Advantage’s approved repairers.

When Miss C got her car back, she noticed that an area of damage hadn’t been repaired. This was a scratch about 1.5m long to the rear offside.

She complained to Advantage and about its service during the claim. She’s not been called back when it said it would.

Advantage looked into her complaint and agreed its service hadn’t been very good. It paid Miss C £100 compensation. But it said it didn’t think the offside scratch was related to the collision and it wouldn’t include the scratch in the claim.

Miss C remained unhappy and brought her complaint to this service. Our investigator looked into it and thought it wouldn’t be upheld.

Miss C didn’t agree with the view. Because she didn’t agree, her complaint has been passed to me to make a 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.

Miss C has explained that she left her car on a narrow lane while she went for a walk. She has said she left her car parked close to some trees and bushes because of the narrowness of the lane.

When she reported the claim she told Advantage about the damage to the nearside front, as well as the offside scratch. She later said she thinks the scratch was caused by the impact pushing her car into the trees and bushes.

Advantage inspected her car. It said the scratch was 1.5m long, and quite deep. Its engineer said it didn't think the scratch was caused by a tree. It said it would expect to see smaller, fainter scratches if that was the case.

It also commented that the length of the scratch would have required Miss C's car to have been pushed by the impact the same, or similar, distance. That would also likely mean the damage to the nearside front would have been expected to be much greater.

On balance, what this means is that I don't think Advantage acted unfairly in not repairing the scratch because it didn't think it was related to the collision.

I've also considered the service Advantage gave Miss C during the claim. It acknowledged that it had promised her calls back, which it hadn't delivered, and that its service wasn't up to its usual standards. I can see from the file that some of its communication caused some problems with a trip away Miss C was enjoying with her family.

Advantage paid Miss C £100 compensation and provided internal feedback about what had happened. I've thought about this, and considered this service's guidelines on compensation, and I think the amount it paid is fair.

What this means is that I'm not upholding this complaint.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 13 April 2026.

Richard Sowden
Ombudsman