

## **The complaint**

Mr S complains about esure Insurance Limited's service in connection with a claim he made on his motor insurance policy.

## **What happened**

Mr S was in an accident. He claimed on his policy for the damage to his car. esure instructed one of its approved repairers (the garage) to fix it. Mr S was unhappy with how matters progressed. Amongst other things he complained that:

- esure was slow in requesting information about the accident from him and sending it to the third party insurer.
- The repairing garage (the garage) drove his car from one town to another without his permission.
- The garage lost a spare number plate and didn't replace it for a considerable period.
- The garage refused to redeliver his car to the address it was collected from.
- esure's staff hung up on him or transferred calls without telling him what it was doing.
- The garage's repair truck rolled down a hill and crashed into another car while Mr S's car was on it, causing his car's wheels to become misaligned.

esure upheld Mr S's complaint. It acknowledged that the garage shouldn't have driven his car without telling him. It also accepted that some of its mistakes would have caused Mr S stress. To address those things it paid him £200 initially. Mr S said he wasn't happy with that sum and thought a figure of £500 was more realistic. esure paid Mr S a further £100 bringing the total compensation to £300.

Mr S remained dissatisfied and brought his complaint to the Financial Ombudsman Service. One of our Investigators looked into it. He didn't think esure had dealt with Mr S fairly. He recommended that esure increase the compensation to £550 in total. He also said esure should cover the costs of repairs by the manufacturer's garage to realign the wheels on Mr S's car.

esure didn't agree with our Investigator's complaint assessment. As the matter remains unresolved it's been passed to me to determine.

## **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.

esure has accepted that some of its service wasn't up to standard and it's paid Mr S £300 compensation to address the impact of that. So what remains outstanding is whether or not that compensation figure is enough and additionally the matter of the costs to sort out the wheel realignment on Mr S's car.

Looking at the issue of compensation first. I can see that things didn't go smoothly for Mr S. He had a number of complaints about the repair process. For example he said that the garage drove his car without his permission between body shops in different towns, using his

petrol in the process. I understand that the issue for Mr S was not the cost but because the garage drove his car without his consent. And esure has acknowledged that the garage should have told Mr S of its intentions before doing so but didn't.

Also, Mr S had spare number plates in his car's boot. But when the garage returned his car, one of those plates was missing. It's not clear why the garage would have removed the plates from the boot or how it lost one. But having done so it then took the garage longer than promised to replace it, although I understand it has done so now.

Mr S was also unhappy that esure delayed asking for things like his statement and diagram of how the accident happened. Mr S's account is that he had to suggest providing this to esure rather than it asking him for it. He says it then delayed sending this to the third party. It then gave him conflicting information about when it had done so. Again, this is something that esure accepted when responding to his concerns. I think it's worth pointing out that, even when handled efficiently, claims, especially those involving liability disputes may take many months to settle. But from Mr S's perspective esure wasn't even managing to get the basics correct. I can see why this would have made him lose confidence in esure's ability to manage the process effectively.

Mr S has also pointed out that some of esure's staff didn't handle calls well. For example he said that esure transferred him between agents without explanation. I note that esure has also accepted that this happened and has said it would provide feedback to its staff. But I can understand that this would have added to Mr S's frustration.

esure has also acknowledged that it told Mr S it would return the car to its original location while he was on a trip. But the garage then refused to do that as it was some distance away. So, Mr S then had to take a train back home to collect his car. Again I can understand that, apart from the expense of the rail fare, this would have added to Mr S's frustration at what must have seemed like a never ending series of issues that was adding one stress point after another.

That said I do think, for the most part, esure has gone some way to try to put things right. It has apologised, provided feedback to the agents involved and paid Mr S £300 compensation. Although that included a £30 contribution towards the train fare he incurred when travelling to pick his car back up.

However, I don't think that sum goes far enough. That's because when returning the car to Mr S, the recovery truck that was delivering it rolled down a hill and hit another car, injuring the truck driver in the process. Clearly this was a very unfortunate incident. But the garage was acting as esure's agent here and esure remains responsible for its actions. Mr S was expecting esure to repair his car, not to put it at risk of further damage.

I note that esure said it would cover the costs of asking the manufacturer to check the car's tracking. Although it hasn't specifically offered any compensation for the impact of Mr S learning that its agent might have done additional damage to the car. In fact my understanding is that Mr S has already had the manufacturer's repairers assess his car. And they have already confirmed that the car's wheels need realigning and adjusting as a result of the incident. They've provided Mr S with a quote of £478.80 to realign and adjust the wheels. So I believe this incident alone would have been a source of acute stress for Mr S. And he's now been driving his car for many months with the wheels misaligned. In those circumstances I think it's fair that, once he provides a receipt for the cost of having the wheels realigned, esure reimburses him for that sum, which I anticipate to be £478.80. And, by way of redress for the additional stress and inconvenience esure has caused him it should pay him a further £250 compensation.

### **Putting things right**

I require esure to:

- Pay Mr S a further £250 compensation for the reasons set out above.
- Once he provides evidence of having paid the manufacturer for doing so, reimburse Mr S for the costs of having his car's wheels realigned and adjusted.

### **My final decision**

For the reasons given above I uphold this complaint. I require esure Insurance Limited to take the steps set out under the heading 'putting things right'.

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

Joe Scott  
**Ombudsman**