

The complaint

Mr D complains about the way Ageas Insurance Limited (Ageas) handled the repairs to his vehicle under his motor insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

In September 2023 Mr D reported a claim under his motor insurance policy with Ageas after noticing damage caused by an attempted theft of his vehicle. He raised a complaint about the way it had handled his claim.

On 28 September 2023 Ageas issued Mr D with a final response to his complaint but didn't uphold it. It said it was aware Mr D had taken his vehicle to his own repairer, but it hadn't yet received an estimate from them. It also said it would agree to transport his vehicle to his own repairer if he provided it with their details. This complaint is about the events which occurred following this.

The repairs on Mr D's vehicle took some time as the repairer said parts were on back order. Mr D was unhappy with the repairs that had been carried out on his vehicle. Following inspection Ageas arranged for the vehicle to be moved to one of its own repairers for rectification repairs to be carried out. Mr D raised a complaint about the way the repairs on his vehicle had been handled.

On 15 August 2025 Ageas issued Mr D with a final response to his complaint. In summary it said:

- It had taken Mr D's vehicle to its own repairer to carry out rectification repairs and would inspect the vehicle once repairs were complete.
- It had paid for an MOT to be carried out on the vehicle.
- There was a part delay which delayed repairs to Mr D's vehicle and this was outside of its control.
- The repairer had applied a ceramic coating to the parts which had been repaired and replaced, and whilst there was no certificate for this, there were emails confirming this had been carried out.
- It would agree to waive Mr D's £500 excess and would pay him a further £300 compensation.

Mr D didn't think this was reasonable and so referred his complaint to this Service. Our Investigator looked into things but didn't think Ageas needed to do anything more. Mr D didn't agree with our Investigator. He provided a detailed response but in summary he said:

- It wasn't him who selected the repairer to carry out the repairs to his vehicle.
- If Ageas were unhappy with the repairer carrying out repairs, it had the right and opportunity to move the vehicle but it didn't do so.
- His vehicle has been reviewed by the main dealership and they have said the electronic equipment has been incorrectly reinstalled, the rear tailgate fittings have been incorrectly reassembled and there are parts missing.

As an agreement couldn't be reached the complaint has been passed to me to decide.

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 want to acknowledge I've summarised Mr D's complaint in less detail than he's presented it. I've not commented on every point he has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr D and Ageas I've read and considered everything that's been provided.

I also want to be clear about what I've considered as part of this decision. I've considered the events which have taken place since Ageas's final response of 28 September 2023 until its final response of 15 August 2025. I'm aware Mr D has said there are outstanding issues with his vehicle following Ageas's repairer carrying out rectification repairs. But as this has happened since Ageas's final response in August 2025, I won't be commenting on this as part of this decision. This would need to be raised as a separate complaint by Mr D.

The relevant rules and industry guidelines explain Ageas should handle claims promptly and fairly.

Ageas has said Mr D selected his own repairer to carry out the repairs on his vehicle. Mr D disagrees and has said he didn't instruct the repairer. I've reviewed Ageas's claim notes and the correspondence from Mr D's broker from the time of the claim and I'm not persuaded it was Ageas who instructed the repairer. The evidence suggests Ageas offered its own repairer but Mr D didn't wish to use them as he was concerned about the warranty on his vehicle.

As I'm not persuaded it was Ageas's repairer who carried out the initial repairs to Mr D's vehicle, I don't think it was responsible for the delays in repairs being carried out, nor the quality of repairs completed by the repairer. However, I can see it did arrange for Mr D's vehicle to be taken to its own repairer, carried out rectification repairs and agreed to carry out a post repair inspection. So, I think these steps were more than reasonable in the circumstances.

Mr D was unhappy Ageas didn't agree for a ceramic coating to be carried out to the entirety of his vehicle, and would only agree for this to be carried out to the repaired areas. The evidence also suggests this ceramic coating hasn't been applied to his vehicle.

I don't think it was unreasonable Ageas only agreed for the ceramic coating to be applied to the repaired elements of Mr D's vehicle. Ultimately it was only required to authorise the repairs necessary to put Mr D's vehicle back to the condition it was prior to the attempted theft. I've not seen evidence which persuades me the ceramic coating needed to be applied to the whole of Mr D's vehicle in order to do this.

Ageas has also provided an invoice to show it has paid for the ceramic coating to be applied by the vehicle main dealer (not its own repairer), and I'm satisfied it had authorised this to be done. If the ceramic coating hasn't been applied, then I think this is a matter between Mr D and the vehicle main dealer.

Whilst I don't think Ageas was ultimately responsible for the majority of the delays in the repairs being carried out, I think there were times where it could have communicated more effectively and progressed matters more promptly. However, Ageas has paid for an MOT, waived Mr D's policy excess of £500 and paid him a further £300 compensation. So, I think the total compensation it has awarded is more than reasonable to acknowledge the distress and inconvenience Mr D may have experienced due to the way Ageas handled his claim.

I acknowledge being without his vehicle for such a long time would have been extremely frustrating for Mr D. However, I'm satisfied the steps Ageas has taken, including carrying out rectification repairs, paying for an MOT and paying compensation are reasonable in all of the circumstances. So, I don't require it to do anything further in relation to Mr D's complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mr D's complaint about Ageas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 May 2026.

Andrew Clarke
Ombudsman