

## **complaint**

Mr K complains that AXA Insurance Limited didn't ensure proper repairs were carried out to his car after he made a claim on his motor insurance policy.

## **background**

Mr K's car was in an accident in February 2014. He says there were delays and issues with poor repairs from the outset. He says he wasn't given suitable courtesy cars either.

Our adjudicator noted AXA had dealt with Mr K's complaints as they arose. It had sent him four final response letters. They all set out details of this service. They said he should contact us within six months if he wasn't happy with its service. Mr K's last complaint was finalised by AXA in June 2015. Mr K contacted us within six months of that. The adjudicator said we could only consider that complaint. He thought AXA had dealt with it reasonably.

Mr K disagreed. He said we should treat all the issues he'd complained about to AXA as one continuous complaint. He asked for a review of the matter by an ombudsman.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's clear from the file that AXA dealt with Mr K's various complaints as they arose. In June 2014 it offered him a payment for delays. It also arranged for further work to be done on his car. In November 2014 it arranged for a dealership garage to deal with a problem and check out any further fault. In February 2015 it offered Mr K a further payment, this time for damaged paintwork and a mud flap. Mr K seemed content with the resolution AXA offered in each case. He didn't complain to us, as he'd have had to do within six months of each of AXA's letters. And in a call on 27 February 2015 he agreed the complaint was resolved and could be closed.

Mr K's final complaint was about a run in some paintwork. It was dealt with and AXA paid Mr K a further £200 compensation in June 2015. Mr K complained to us about AXA's handling of this issue within six months of its final response letter. That means we're able to consider it. But I agree with the adjudicator that AXA acted reasonably in dealing with the problem. I don't think Mr K's been able to show it acted unfairly.

## **my final decision**

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 K to accept or reject my decision before 29 April 2016.

Susan Ewins  
**ombudsman**