

complaint

Mr H is unhappy that his car insurance provider Liverpool Victoria Insurance Company Limited (LV) won't cover the cost of repairing his car following work completed by the car's main dealer.

background

In 2011 Mr H contacted LV about problems he was experiencing with his car. LV instructed its approved repairer to carry out repairs but Mr H decided to take his car to the main dealer instead.

In 2015 Mr H got in touch with LV to let them know he'd noticed problems with the car boot handle and rear reflectors. He felt these problems had resulted from poor work carried out by the dealer in 2011. Mr H felt LV should cover the cost of fixing the problems as it provided a guarantee for repair work.

One of our adjudicators looked into Mr H's complaint. They didn't think LV was responsible for the work carried out by the dealer. This was because the dealer wasn't an LV approved repairer and there was no evidence to show that LV had provided Mr H with a guarantee.

Mr H didn't agree. He said that LV had told him they would provide a 5 year guarantee for the repair work.

my findings

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

I don't feel LV is responsible for any problems resulting from the repair work carried out by the dealer in 2011 for the following reasons:

- there's no reference to any repair guarantee in Mr H's policy;
- LV has told us that whilst it offers a 5 year guarantee for repair work carried out by its approved repairer, this doesn't extend to cover work carried out by a non-approved repairer; and
- I haven't seen anything to show that LV told Mr H they'd provide a guarantee for repair work carried out by the dealer.

Whilst LV has made reference to a guarantee, I'm satisfied it was only in relation to work carried out by its approved repairer. I accept that this isn't how Mr H remembers it, but that isn't strong evidence to find in his favour.

my final decision

I do understand Mr H feels very strongly about this, but for the reasons I've explained I make no award against Liverpool Victoria Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 April 2016.

Christopher Tilson
ombudsman