

complaint

Miss M has complained that she received poor service from esure Insurance Limited following a claim on her motor insurance policy. She also complains there were problems with the repair carried out to her car.

background

Miss M experienced delays and mistakes with how esure dealt with her claim following an incident with another vehicle. Her car needed to be repaired as a result of the accident. When the same car broke down some months later the repairing garage identified that the original repair by esure was faulty and an incorrect part had been installed.

The adjudicator thought the service Miss M received was poor. She could also see that the problems with the first repair caused Miss M further upset and inconvenience. But in the adjudicator's opinion, esure had offered reasonable compensation for those mistakes and had paid the full cost of the second repair. She did not recommend that esure pay further compensation.

Miss M disagreed with the adjudicator's opinion. She said her car was left in a dangerous driving condition by esure's first repair and that if the breakdown had happened on a faster road it would have been catastrophic. She said that while she was able to drive it very slowly the mile home it was a very frightening experience. Additionally Miss M provided me with a further example of delays by esure following the claim.

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 can see that esure did make a number of mistakes both with how it dealt with Miss M's claim and with the repair of her car.

esure has paid Miss M some compensation already and admitted the repair was faulty and that it provided poor service. The remaining issue I need to deal with is whether esure has paid sufficient compensation to Miss M.

esure was not solely to blame for the delays in getting the information on the third party. It said it did apply to the police and send the correct fees. But I think it could have done more to sort things out with the police at an earlier stage and that it made mistakes with how it recorded information it got from them. These delays have meant that the claim is still not resolved. It was also slow to respond to Miss M when she contacted it about paying for the second repair to her car.

It is clear that the first repair was of a poor standard and that it was likely to have been the cause of the later breakdown. I can see that esure has paid for cost of the second repair and also agreed to pay for the repairs to another car part. esure says that this other part coincidentally failed at the same time and based on the report from the garage this is a possibility.

The consequences could have been terrible if the car had broken down at high speeds but fortunately it happened at traffic lights where she was slowing down. Even so, Miss M's

realisation that she had been driving a dangerous car around for some months must have been very upsetting to her.

esure has already paid Miss M £250 in compensation, £30 for phone calls, repaired her car and paid £93.04 plus VAT for the extra possibly unrelated other car repairs. I understand her point that some of the compensation was paid for earlier errors rather than the distress caused by the breakdown and later delays. But I think I need to take into account the total amount that esure has paid out in compensation. I know this will disappoint Miss M but I think that the overall sum of money is fair compensation for the mistakes esure made. It is in line with what I would have awarded for all the elements of the complaint if esure hadn't already made the payments.

my final decision

For the reasons discussed above, my final decision is I don't uphold this complaint. I make no further order against esure Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 30 October 2015.

Sarah Brooks
ombudsman