

### **complaint**

Mr G complains about Tradewise Insurance Company Limited.

### **background**

Mr G claimed on his bike insurance. Tradewise offered to repair rather than replace his bike. Mr G was not happy, as he felt the repair would be inadequate. He complained to us.

One of our adjudicators considered the case, but did not find in Mr G's favour. So the case has been passed to me for a final decision.

### **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 won't be upholding the complaint, for the same reasons as the adjudicator.

Mr G's policy allows the insurer to choose to repair rather than replace. I understand Mr G's unease over this but the insurer has provided a detailed report from the repairer, and offered a lifetime guarantee for the repairs. I think this is sufficient. I certainly haven't seen conclusive proof that the repair will not work, enough to outweigh what the repairer says.

### **my final decision**

I make no award against Tradewise Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 8 June 2017.

**Christopher Tilson**  
ombudsman