

complaint

Mr S complains about the way U K Insurance Limited (trading as Churchill) has handled a claim on his motor insurance policy.

background

Mr S is unhappy that when he made a claim on his Churchill policy the cost of repairs to his car increased substantially after its engineer became involved. He says he'd a verbal quote from the garage for £450 to repair his car. But UKI's engineer valued the repairs at £875 and agreed this figure with the garage.

Mr S also says that as his policy had an £800 excess. Churchill offered him the option of going ahead with the repairs himself. But he didn't agree to do so. He says by then the garage knew the repairs would cost more than its original estimate. Mr S wants to pay Churchill the original estimated repair cost of £450 not his £800 excess.

Churchill says that £875 was the correct price of the necessary repairs. But it's paid Mr S £50 for the inconvenience caused when he called and was held for a long time and upset by a pre recorded message.

Our adjudicator recommended that this complaint shouldn't be upheld. He didn't think Churchill had done anything wrong.

Mr S doesn't agree. He's asked for an ombudsman review.

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 agree with the adjudicator's conclusions for broadly the same reasons.

I think it's reasonable for Churchill to rely on the expertise and view of its engineer. I've also seen nothing to suggest that the engineer's assessment of the repair costs is incorrect or unreasonable. I don't think Churchill's done anything wrong.

It's also not clear what the garage's original verbal £450 quote covered or that, if it'd done the repairs, this amount wouldn't have increased once the full extent of the necessary repairs became apparent.

So, although I understand Mr S' frustration, I don't think I can fairly or reasonably require Churchill to in effect reduce his policy excess from £800 to £450 as he'd like. I don't see a compelling reason to change the proposed outcome in this case.

my final decision

For the reasons I've discussed above my decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 November 2015.

Stephen Cooper
ombudsman