

complaint

Mr S has complained that Admiral Insurance Company Limited damaged his car when it fitted a new windscreen.

background

Admiral's appointed repairer fitted a new windscreen to Mr S's car. Afterwards he complained about gaps on both sides of the windscreen. The repairer adjusted it and offered Mr S a £25 reduction because he had to wait for the work to be finished. On the way home he heard a rattling noise and saw that the roof lining had a rough edge and didn't fit.

The repairer apologised and promised to re-fit the windscreen and pay for the roof lining to be replaced at a dealership. And the repairer also noticed that it had damaged the alarm system so it asked the dealership to fix this too.

Mr S asked Admiral's repairer for a hire car while the dealer repaired his car, and for £500 compensation because he'd taken time off work and felt stressed by sorting out the repairs. The repairer organised a hire car and offered £250 compensation, which Mr S rejected, but then it paid him £500.

Mr S then went on holiday in his car and still wasn't happy with the new roof lining, and the repairer offered to replace it again. But there was a long wait for the parts to arrive.

Mr S complained to us in May. An adjudicator thought that £500 was fair compensation for the trouble which he'd experienced. He complained again in June as he was still waiting for the new roof lining but upset as the dealer had said it could never be repaired perfectly. He wanted to sell his car but thought the value had dropped by £2,500 and Admiral should compensate him for this.

The adjudicator said we couldn't consider Mr S's second complaint yet as the repairer was still trying to fix the car. Mr S wasn't happy to wait to see how the repairs turned out.

my findings

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

Admiral's repairer admitted that it had made a bad job but apologised quickly and tried to put the car right, which involved paying a dealer to help them. It made sure that Mr S had a hire car to use and paid Mr S £500 as he requested.

I think £500 was fair compensation for the trouble and upset and is in line with awards we make, as described on our website. And I think Admiral's repairer acted fairly in meeting Mr S's request for a hire car and in trying to put the damage right.

I do appreciate that Mr S had only recently bought the car, was proud of it and now feels it's spoiled. Sometimes things go wrong but at the moment I can't criticise Admiral for the way it has tried to put the damage right or for the compensation paid to Mr S.

When Mr S went on holiday I think that both he and Admiral's repairer believed the car was fixed. But the repairer agreed to pay for further repairs. If Mr S is still not satisfied after those

repairs, he can complain to Admiral or its repairer. And he can come back to us if he's not satisfied with the response he gets. Until then I can't look at Mr A's request for £2,500 compensation.

my final decision

For the reasons given above it's my final decision 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 30 October 2015.

Sandra Webber
ombudsman