

The complaint

Mr B complains esure Insurance Limited (esure) failed to help him after he made a claim on his motor insurance policy, and he had issues with the repair work completed by its approved glass repairer.

esure are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As esure have accepted it is accountable for the actions of the intermediary, in my decision, any reference to esure includes the actions of the intermediary.

There are several parties and representatives of esure involved throughout the complaint but for the purposes of this complaint I'm only going to refer to esure.

What happened

Mr B made a claim on his motor insurance policy after he found a crack in his car windscreen.

esure organised for its approved glass repairer to replace the windscreen. The work was undertaken but there was an issue with significant noise from the seals to the windscreen when driving. The approved glass repairer attended to the car windscreen three times without successfully resolving the issue.

Mr B asked esure for help in sorting out the issue with the windscreen repairs, but it did not make any response. He sought advice elsewhere and was advised the windscreen was likely to leak and fail prematurely.

As esure failed to respond to Mr B's request for support to address the unsatisfactory work he took the glass repairer to court for the damage caused. The glass supplier admitted liability for the damage and paid for this.

As Mr B was not happy with esure, he brought the complaint to our service.

Our investigator upheld the complaint. They looked into the case and said esure failed to step in and respond to Mr B's concerns and this was a very poor claim experience for him. They said he faced considerable distress, upset, and worry due to this and esure should pay £400 compensation for the upset and inconvenience caused.

As esure failed to respond to our investigator's view the complaint has been brought to me for a final decision to be made.

What I've decided – and why

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

Mr B brought his complaint to our service after his insurer, esure, failed to make a response to his complaint about the lack of support given when he had an issue with the standard of repairs completed on his windscreen by its approved glass repairer.

As esure did not respond to Mr B's request for help in resolving the poor standard of repairs on his replacement windscreen, he took the glass repairer to court. The court found in Mr B's favour and the glass repairer paid for the damage caused to his car.

I am pleased that Mr B managed to obtain a satisfactory conclusion from the glass repairer, but he had to do this without any assistance from esure.

As Mr B's motor insurance provider esure is responsible for the actions of any approved supplier working on its behalf. In this case its approved glass repairer, esure have shown no responsibility for the poor level of repairs completed by its approved glass repairer and there is no evidence of any support being given to Mr B when it was requested.

I saw that esure was aware of Mr B's complaint as it acknowledged this to him in April 2023 and said it would make a response in 15 days. Mr B confirmed it didn't make any response.

Our investigator made a number of requests to esure for information regarding this complaint. Despite our requests, we haven't received any information about this case from esure.

esure have failed to make any response to our request for information or responded to our investigator's view. I have therefore based my decision on the evidence provided by Mr B.

Mr B was clearly inconvenienced in having to take the glass supplier to court to get the matter of poor repairs to his car windscreen resolved. If esure had accepted its responsibility and acknowledged the issue with its approved glass repairer, this would have lessened the distress, and inconvenience caused to Mr B in resolving the issue himself.

Therefore, I uphold Mr B's complaint and require esure to pay him £400 for the distress and inconvenience caused to him when it failed to respond to his request for support in this case.

My final decision

For the reasons I have given I uphold this complaint.

I require esure Insurance Limited to pay Mr B £400 for the distress and inconvenience caused to him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 December 2023.

Sally-Ann Harding
Ombudsman