

The complaint

Mr H has complained about a windscreen repair when he made a claim under his car insurance policy with U K Insurance Limited trading as Churchill Car Insurance.

What happened

Mr H made a claim to his insurer UKI for damage to his windscreen. UKI appointed an agent to replace the windscreen of Mr H's car.

Mr H complained as he said there was a mark on the windscreen which was a distraction for him while driving.

UKI's agent responded to his complaint on UKI's behalf. It didn't uphold it. It said the mark was intended to be there and it has supplied the manufacturer's specification glass.

Mr H asked us to look at his complaint. He wanted UKI to use another manufacturer where the mark was in a lower position and replace his windscreen.

One of our Investigators didn't recommend the complaint should be upheld. She explained that as she couldn't see that UKI's agent had fitted a faulty windscreen, she couldn't ask it to change it.

Mr H didn't agree and wants an ombudsman to decide.

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.

I've looked at the photos provided by Mr H of the replacement windscreen and the mark in question. He says compared to his previous windscreen, there is a difference in the location of the mark by about 20 millimetres. He says he notices it when he is driving.

I've considered whether the action taken by UKI (and its agent on its behalf) to not replace the windscreen as Mr H wants is unreasonable. And I can't say that it is. I'm sorry that the change of windscreen means Mr H notices the mark. But UKI's agent explained that the mark indicates the clearest form of glass used on windscreens and the maximum tint level that may be applied on the screen. The mark is positioned to show no tint or film is permitted below the mark line.

I'm satisfied that UKI has reasonably dealt with Mr H's claim by replacing the windscreen with a suitable replacement. There's no evidence to show that the windscreen that has been fitted is faulty or against the manufacturer's standards. So I'm not asking UKI to do any more.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 May 2024.

Geraldine Newbold
Ombudsman