

The complaint

Mr B has complained that he received a poor service and a delay from esure Insurance Limited when he made a claim under his car insurance policy.

What happened

In February 2023 Mr B made a claim to esure as his car was damaged.

Mr B complained about the lack of updates he received, long wait times when he called esure, the delay in arranging for his car to be repaired, a delay in providing him with a courtesy car and the type of courtesy car provided. Mr B was given a manual courtesy car, but had driven automatic vehicles for the past twenty years.

In May and June 2023 esure provided two responses to Mr B's complaints and upheld most of them. It agreed it had caused delays and there had been a period of around a week when Mr B wasn't provided with a courtesy car. It acknowledged it had failed to provide updates and that Mr B had waited for long periods of time in calls to esure.

esure said that some delays were outside of its control as there was a national shortage of parts and this had caused some delay in getting Mr B's car repaired. And it said that as Mr B held a manual driving licence, it hadn't unfairly offered him a manual courtesy car. But it said it would contact its agent to see if it could provide an automatic courtesy car, if Mr B wanted to change the one he was using.

For the distress and inconvenience caused by its poor service, esure apologised and paid Mr B a total of £300 compensation.

Our Investigator thought that esure had done enough to resolve Mr B's complaint.

Mr B didn't agree. So the case has been passed to me 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.

There's no dispute that up until 2 June 2023 - when esure replied to Mr B's second complaint - esure provided a poor service to Mr B, which it accepts.

When things go wrong, we look at what the impact was and what an insurer did to put things right. In this case, esure has apologised and paid Mr B £300 compensation for the distress and inconvenience it has caused. I think this is fair and reasonable and in line with awards we give in similar circumstances. I think it's inevitable that having to deal with a claim will take up some of our own time and will involve some inconvenience. But I think esure's lack of updates and delays has been over and above what we could consider reasonable.

I understand Mr B says he finds it difficult driving a manual car after driving an automatic vehicle for many years. But I think esure has provided a suitable courtesy car in line with the policy. And its offer to see if it can provide an automatic car is fair.

I think esure has failed to deal with Mr B's claim promptly. But I think it has done enough to resolve Mr B's complaint up to 2 June 2023.

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 B to accept or reject my decision before 20 December 2023.

Geraldine Newbold
Ombudsman