

## **The complaint**

Mr B complained about his car repairs when he claimed under his motor insurance policy with Ageas Insurance Limited.

## **What happened**

Mr B complained that Ageas' approved repairer (Ageas' garage) didn't repair his car properly and it had to go back to their garage twice before it was fixed. Mr B said this poor service caused him stress and added unnecessary extra mileage to his car.

Ageas apologised that Mr B had not received their expected standard of service and offered him £25 for the car fuel used on the two extra returns. Mr B didn't think that was enough. He wanted Ageas to compensate him at least £200 for his stress, and wear and tear on his car. He was also unhappy at having to pay his policy excess before the first return attempt.

The investigator didn't uphold the complaint. He thought Ageas's compensation offer was reasonable. Mr B didn't agree and so the complaint was 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.

When the garage were first returning Mr B's car, they noticed the windows were not working so they took it back to the garage to fix that. They returned it to Mr B the second time later that day but Mr B noticed some other issues. So the garage took it back again, fixed those and returned it to Mr B within a couple of days. In the meantime, Mr B retained the courtesy car that he had from Ageas.

Mr B thinks that Ageas should have fixed his car properly the first time and was unhappy about having had to pay his policy excess before that. But a policy excess is the first part of claim that a policyholder always has to pay themselves, and Mr B would still have had to pay it a few days later, after the car was fully fixed.

Whilst it would have been better if Ageas had repaired the car fully the first time, and I can see that Mr B is frustrated that they didn't, Ageas did resolve the outstanding issues quickly, and apologised and offered him compensation. I think that was fair of them. And Mr B still had the courtesy car over that short period.

I think that the extra mileage on his own car wouldn't have caused its' value to depreciate, and so Ageas' £25 fuel compensation offer was reasonable in the circumstances. I think that the level of impact on Mr B was put right by that and their apology. And so I would expect Ageas to pay Mr B the £25 if they haven't already done so, but I don't require them to do anything else.

### **My final decision**

For the reasons given above, my final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 10 October 2023.



Rosslyn Scott  
**Ombudsman**