

The complaint

Mr B is unhappy with the way The National Farmers' Union Mutual Insurance Society Limited (NFU) dealt with his claim following damage to his car.

What happened

Mr B held a car insurance policy with NFU.

In February 2023 Mr B's car was damaged following an incident. Mr B contacted NFU to make a claim. NFU instructed an approved repairer (AR) to complete the repair work. When collecting his car from the AR, Mr B noticed that his multi-media system was not working. Mr B was told to wait a few days for system functionality to return. But the multi-media system still wasn't working a week on.

Mr B took his car to an authorised dealer to have a diagnostics check carried out. The diagnostics report found:

'Investigate media screen not working, carry out guided fault finding via odis. No communication with media unit. Remove glovebox and check fuses, finding ok, remove media unit, check wiring and connections, all ok. Internal fault with media unit- new unit required.'

Mr B sent this to NFU, along with an estimate cost of repair for £2,698, asking them to pay for the cost of replacing the multi-media unit. NFU told Mr B they wouldn't be paying the cost of this, as the damage wasn't accident related, and *'it would not be the fault of our repairers that a fault manifested while in their possession.'*

Unhappy with this response, Mr B complained to the Financial Ombudsman Service. The investigator found that the service provided by NFU had been reasonable, as the evidence didn't support Mr B's claim that the AR had damaged the multi-media system. The investigator didn't recommend NFU do anything to put things right.

Mr B didn't agree with these findings, saying *'All I can do is repeat that the media unit was functioning when my car was collected from my driveway by the repairers (following a check by them of my cars bodywork, mileage etc) and was not functioning when I collected the vehicle.'*

As the complaint couldn't be resolved it has been passed to me for decision.

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 we investigate a complaint about an insurer's decision on a claim, our role is to consider whether the insurer handled the claim in a fair and reasonable manner. So I've considered the evidence to determine whether NFU have acted fairly and reasonably in

reaching their decision on Mr B's claim. When evidence is contradictory or inconclusive (or both) I have to make a finding on the balance of probabilities. That is what I find is most likely to have happened in view of the available evidence and wider circumstances.

Mr B feels strongly that the AR must be responsible for damaging his multi-media system as it was functioning fine before his car was collected for repair. It's not disputed that Mr B's multi-media system was working correctly before it was sent to the AR. But I don't think the evidence reasonably supports that it was something the AR did, or failed to do, that caused Mr B's multi-media system to stop working.

In reaching this outcome I've considered the findings of the diagnostics report completed by the independent main dealer. The diagnostics check was completed by an independent third party. So I'm satisfied it's reasonable to rely on this evidence when reaching an outcome for Mr B's complaint.

The findings recorded that '*wiring and connections*, [were] *all ok*.' This reasonably supports NFU's position that the multi-media system was unlikely to have been impacted by any repair work completed. And from reading the diagnostics report, I agree. The diagnostics report shows that damage to the multi-media system was isolated, and so unlikely to be linked to any other issue with Mr B's car. On balance this doesn't suggest that the work completed by the AR would've impacted the functionality of the multi-media system.

I appreciate Mr B's disappointment with this outcome. This situation has clearly left Mr B feeling stressed, upset, and financially out of pocket. But on balance, I don't think there is enough evidence to reasonably hold NFU responsible for Mr B's multi-media system failing. As the damage to the multi-media system hasn't been identified as being caused by the AR, I think NFU's decision not to pay for this damage is reasonable.

My final decision

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 October 2023.

Neeta Karelia
Ombudsman