

The complaint

Miss L complains about how Advantage Insurance Company Limited (Advantage) dealt with a claim on her motor insurance. References to Advantage include other organisations and individuals acting on its behalf.

What happened

Miss L had motor insurance underwritten by Advantage. Her car was involved in an accident which wasn't her fault. She made a claim on her insurance. Under the terms of her policy she was provided with a courtesy car. It took approximately eight months for the repairs to be completed.

Miss L wasn't happy with the delays and complained to Advantage. Advantage said during the claim process Miss L didn't receive communication and updates, as it would have expected. Advantage apologised for any inconvenience and frustration caused and paid Miss L £100 compensation.

Miss L wasn't happy with this so she complained to this service. Our investigator didn't uphold her complaint. He said he thought the £100 compensation offered was fair in recognition of the delays caused by Advantage.

Miss L disagreed with what the investigator said so her complaint has been passed to me.

Miss L says the repairs hadn't been completed at renewal and she had to stay with Advantage even though she'd found a cheaper quote elsewhere.

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 don't uphold Miss L's complaint. I'll explain why.

It did take about eight months for the repairs to Miss L's car to be completed. However some of the delay was caused because Miss L wanted her car repaired at the main dealership, but the dealership was unable to agree terms with Advantage. Miss L then found another garage she wanted to use, but it took some months for Advantage to receive the estimate from this garage as it seems there was some confusion about the process. Advantage said the estimate was then authorised the same day and it told Miss L she could go ahead and book the car in for repair. However it was about another three months before the garage could complete the repairs.

I can understand why Miss L might want to use the repairer of her choice, but that inevitably meant that she needed to spend more time getting estimates and liaising with the garage than if she had used Advantage's approved repairer. In fact Advantage had allocated an approved repairer within days of Miss L making the claim but this wasn't a repairer she wanted to use.

So I agree that some, but not all, of the delays were caused by Advantage and I think Advantage should compensate Miss L for the delays that were its fault. On balance I think the £100 already paid to Miss L by Advantage is fair and reasonable compensation for her time and inconvenience, and is in line with the amount of compensation this service would usually suggest.

Miss L hasn't provided any details of the other insurance cover she said was cheaper, or whether the policy was equivalent to the one she had with Advantage. I can't therefore say that she has been disadvantaged by having to stay with Advantage.

My final decision

For the reasons given above I don't uphold Miss L's complaint. So I won't be asking Advantage Insurance Company Limited to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 8 November 2023.

Sarah Baalham
Ombudsman