

## **The complaint**

Miss B complains about how Haven Insurance Company Limited (“Haven”) handled a claim under her motor insurance policy. When I mention Haven I also mean its suppliers and repairers.

## **What happened**

Miss B had a motor insurance policy with Haven covering her car.

In May 2023 her car was broken into by windows being smashed and she made a claim from Haven. Haven told her that her policy excess was £800 which was incorrect.

Haven collected her car and it was taken away. About four days later Miss B chased it up. Haven and its suppliers didn’t know where her car was.

Miss B had to chase up all of the companies involved, which meant long calls and a considerable time on hold.

Haven then said her excess should be £100. Her car was returned to her but the windows weren’t fixed. She refused to take her car back. Her car was put in storage again and it took a total of three weeks and nearly seven hours of phonecalls for Miss B to get her car back, repaired.

Miss B complained to Haven. She was left without transport for her family during this time. Haven said it would pay £100 compensation to Miss B.

Miss B remained happy and brought her complaint to this service. Our investigator looked into it and thought it would be upheld. He thought Haven’s service had been poor and had caused Miss B inconvenience. He thought Haven should pay a total of £350 compensation.

Haven agreed with the view, but Miss B didn’t. She thought the level of compensation should be higher.

She asked that her complaint was reviewed by an ombudsman, so it has been passed to me to make a final 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.

I’m upholding Miss B’s complaint, but it’s important I say that I think the appropriate level of compensation Haven must pay is the same as our investigator has laid out. I appreciate this will come as a disappointment to Miss B and I’ll explain why.

It’s also important that I note that Miss B has also included a further complaint about Haven’s recording of this claim on an eternal database. She has said it didn’t do this correctly and this has meant she’s struggled to find insurance with other providers.

I read her update with interest, but I'm not able to consider it further here because I can't see that she's raised the issue with Haven and that it's issued her with its final response on that matter.

Miss B is free to take that complaint to Haven, and then approach this service in due course if she remains unhappy with its response or if her complaint 'times out'.

Having read the file I can see Miss B's claim has involved a series of instances of poor service from Haven and its approved repairer.

Put simply, the claim, although shocking to Miss B, is of the type that should have been dealt with relatively quickly by Haven's approved supplier as it was only about damage to glass. Instead, Haven gave her incorrect information, then took her car away into storage. But then didn't know where it was, meaning it couldn't arrange repairs.

Miss B then had to chase up all of the parties involved simply to find out where her car was.

It's normal with an insurance claim to expect some level of inconvenience over and above normal life, but the amount of time Miss B had to chase Haven for is in excess of what I'd expect. The nature of glass replacement often means relatively quick appointments can be made and then the replacements happen, but in Miss B's case it simply seems as though Haven didn't understand where its own suppliers had taken her car.

I've looked at this service's guidelines on compensation and thought about the impact on Miss B. She's said she struggle to get her family to their daily activities and spent 390 minutes on the phone trying to progress her own claim. I will also mention that the usual level of award for loss of use of a car is £10 per day.

I find Haven's lack of service during her claim remarkable and I can see from her evidence that the impact on Miss B was significant.

Taking everything into account, I think the appropriate level of compensation is £350.

### **My final decision**

For the reasons set out above, my final decision is that I uphold this complaint

Haven Insurance Company Limited should pay a total of £350 compensation to Miss B. If any amounts of compensation have already been paid then they can be deducted.

Haven Insurance Company Limited must pay the amount within 28 days of the date on which we tell it Miss B accepts my final decision. If it pays later than this, it must also pay interest on the amount from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 28 December 2023.

Richard Sowden  
**Ombudsman**