

The complaint

Mr B complains about how Liverpool Victoria Insurance Company Limited (LV) has dealt with the repairs to his car following a claim made on his motor insurance policy.

What happened

LV took Mr B's car for repairs following an incident. But Mr B was unhappy with the repairs carried out. LV then delayed sending an independent engineer to inspect the car. Mr B asked for the car to be repaired at another garage, but this was declined. LV offered Mr B £150 for the trouble and upset caused.

Our Investigator didn't recommend that the complaint should be upheld. He thought LV had acted within the policy's terms and conditions in using non-genuine parts in the repairs. He thought the engineer had tried to contact Mr B, but he'd had the wrong number. He thought the inspection was still available and £150 compensation was fair and reasonable. He thought Mr B could complain further if the inspection showed that LV was responsible for poor repairs.

Mr B replied that the replacement wing mirror didn't fit properly and didn't match the other side of the car. He said he'd not been offered an inspection. He said he'd arranged his own inspection, and this found the repairs to the wing mirror and bodywork to be faulty and incomplete. He said LV hadn't responded to his emails. Mr B thought it was now too late to inspect the car to show the linkage with the repairs.

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 can understand that Mr B wants his car repaired and that dealing with the claim has been a frustrating and stressful experience. Mr B listed the areas he was concerned about when his car was returned following repairs:

- The near side was scraped in the incident. He said this wasn't repainted but polished out and there were still marks remaining.
- The near side wing mirror had been replaced with a non-genuine part. Mr B said the mirror fit was poor and there were gaps in the body, and it wasn't watertight. The color and finish didn't match the other side.
- The near side bottom panel fitting/trim was loose, with a gap showing and it was about to fall off. Mr B thought the car hadn't been fully inspected for incident-related damage.
- There were various stone chips on the front of the car that were not there on the video of the car before the pick-up.
- There was a missing chip guard.

When there is a concern about poor repairs, we think it's reasonable to give the repairer an opportunity to inspect and rectify any issues that it's responsible for. I can see that Mr B

provided images and videos to support his position. And I can see that the garage asked him to return the car for inspection. Mr B said the garage agreed to inspect the car at his home. But this didn't happen.

LV's response was then to appoint an independent engineer to inspect the repairs made to the car. We think this is a reasonable step when there is a dispute about the quality of repairs carried out. But unfortunately the engineer called the wrong number and so he wasn't able to contact Mr B.

Mr B then arranged a dealer's garage to inspect the car and he provided us with its report. This says that the wing mirror needs a new housing, and the panel is insecure. But it doesn't attribute these to poor repairs. I can see that Mr B wants to have his own garage carry out the repairs he says are needed.

LV responded to Mr B's complaint stating that it was entitled by the policy's terms and conditions to use non-genuine parts. It said the independent engineer now had Mr B's correct phone number, but he hadn't been able to make contact with him. LV said it would consider Mr B's engineer's report. But it still wanted to arrange an independent inspection.

I think it's for Mr B to show that he has a valid claim. LV is only responsible for making claim-related repairs. And, whilst Mr B's garage commented on the insecure panel, this hasn't been established as related to the incident. And I can see that there is still a dispute about what rectification, if any, is needed following the repairs.

LV provided the independent engineer with the correct phone number in May 2023, and he called Mr B and emailed him without success. LV then asked Mr B to call the engineer to arrange the inspection. Mr B thought it was too late to have his car inspected. But I disagree. I think the qualified engineer can rely on the images and videos previously provided by Mr B and his own visual inspection of the car to substantiate what rectification, if any, is needed.

LV agreed that it had caused frustration and delays early in the claim when it gave an incorrect phone number to the independent engineer. It paid Mr B £150 compensation for this. I think that's in keeping with the level of compensation in our published guidance where an error has caused trouble and upset over a similar period. And so I think that's fair and reasonable.

Our Investigator has already explained that if the independent assessment finds that LV is responsible for poor repairs, then the compensation should be reconsidered. And if Mr B is unhappy with this he can always complain further.

In conclusion, LV has accepted it made errors at the start of the claim. It has compensated Mr B for these. It has agreed to provide an independent inspection of the car. It's still open to Mr B to arrange the independent inspection. I think this is fair and reasonable as a way forward. I don't require LV to do anything further.

My final decision

For the reasons given above, 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 5 December 2023.

Phillip Berechree
Ombudsman