

## **The complaint**

Miss S complains that Advantage Insurance Company Limited led her to believe her car was missing during a claim on her motor insurance policy, causing her distress.

Where I refer to Advantage, this includes the actions of its agents and claims handlers for which it takes responsibility.

## **What happened**

Miss S made a claim on her motor insurance policy when her car was damaged in an accident. Her car was collected on 6 June 2023. But when another collection was attempted the following day, Miss S contacted Advantage to find out what was happening. Advantage couldn't locate her car, which led Miss S to believe it had been stolen.

After some time, Advantage was able to clarify that it had collected the car and it wasn't missing. It apologised for the confusion and offered to pay £60 compensation to put things right.

Miss S tells us she didn't know where her car was until 12 June 2023, which caused a great deal of distress. She brought a complaint to our service, and our Investigator initially upheld it. She recommended Advantage increase the compensation to £150.

Advantage didn't accept our Investigator's findings. It said Miss S was only unaware of her car's location for one day, and it provided call notes and recordings to support its version of events. Based on this further evidence, our Investigator was satisfied the £60 originally offered was fair.

As Miss S didn't agree, the complaint has been 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.

It's not in dispute that, for a period of time, neither Miss S nor Advantage knew where her car was. Advantage accepts it incorrectly advised Miss S that it hadn't collected her car, causing her distress over its whereabouts. So I don't need to make a finding on whether or not Advantage did something wrong here – it did. What I need to decide is whether it's done enough to put things right.

So, I need to determine what the impact was to Miss S. And to do that, I need to consider how long Miss S was left not knowing where her car was. This is the part that *is* in dispute, as Miss S says it was six days that she thought her car was missing and Advantage say it was only one day. So I've looked at the information available.

Miss S' car was collected on Tuesday 6 June. She wasn't aware of any problem until she received a call on Wednesday 7 June when she was told that a collection needed to be

arranged. She informed the caller that they already had her car, and she was told they didn't. This is when she had cause for concern.

I don't know the exact time this call took place. But the information available suggests it was late afternoon. I say that because Miss S informed Advantage's complaints handler that she called the claims line around half an hour after this call took place, and she was told that as it was almost 5pm, no one was available to help.

On Thursday 8 June, on a call with Miss S, Advantage confirmed the car wasn't recorded on the system as being collected. At this point, Miss S raised a complaint. I've listened to the recording of the call where Miss S logs her complaint, which took place around 8.30am.

But later that morning, Advantage say it received the storage report showing what cars where in the storage yards – and Miss S' car was on it. It says Miss S was informed of this, and a call note from 11.08am says *"PH called for an update regarding the repair, told her that the vehicle was [location]"*.

Based on this, Miss S was unaware of her car's location for approximately 20 hours. But Miss S disputes being told the location on this date. And I don't have a call recording to confirm exactly what was said, only the notes quoted above.

On Friday 9 June, Miss S spoke to her complaint handler at Advantage. I've listened to the recording of this call which took place around 11.30am. Miss S advises Advantage that it has lost her car and she doesn't know where it is. The handler checks several systems and is able to confirm the location of her car. Miss S asks *"you have my car?"*. The handler says *"yes"*. Miss S is relieved and expresses her gratitude to the handler, saying *"I'm grateful my car is not stolen"*.

At that point, I'm satisfied Miss S is aware that Advantage had her car. So the maximum period of time she was impacted for was around two days, but possibly only a day if the call notes are an accurate reflection of the call that took place.

Miss S says she suffers with her mental health, and this has had a serious impact on her wellbeing, causing her distress and sleepless nights. She's also had to make multiple calls and has been contacted by many different repairers. She says the staff were unhelpful and didn't take her missing car seriously, laughing about where it could've gone.

I've no doubt Miss S would've been distressed during the time she thought her car was missing. Having listened to the call recordings available, I'm persuaded Advantage did take this seriously. The advisors on the calls of both 8 and 9 June were extremely supportive, and Miss S appeared to be reassured by what she was told. And it is clear Advantage did all it could to track down the car.

Overall, whilst I don't underestimate how worried Miss S would've been, I'm satisfied the compensation of £60 offered by Advantage is within the range of what I'd consider to be reasonable to put things right in the circumstances of this complaint. As this has already been paid, I'm not directing it to do anything more.

### **My final decision**

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 30 January 2024.

Sheryl Sibley  
**Ombudsman**