

The complaint

Mrs W has complained about Royal & Sun Alliance Insurance Limited (RSA). She isn't happy about the way it dealt with a claim under her motor insurance policy.

What happened

Mrs W had an accident in November 2020, and she made a claim under her insurance policy. Her car was repaired and returned to her. But just after Mrs W had her car back from having its service done over a year later she found there was a problem with the rear parking sensors. When she told the garage that undertook her service about this it looked at her car and suggested that the car may not have been repaired properly after the accident which was why she was having the present difficulty. So, Mrs W complained to RSA about this.

RSA eventually got the car inspected. But the engineer said that there wasn't any evidence to suggest that the problem with the car's parking sensors was related to the accident or the original repair. However, it did offer £100 compensation for the delay in dealing with matters and poor communication. And it told Mrs W that she was free to make a further claim under her insurance policy if she wished in relation to the parking sensor problem. As Mrs W remained unhappy she complained to this Service.

While the matter was with this Service for consideration RSA increased its offer of compensation to £250 which our investigator thought was fair. She explained to Mrs W that there wasn't sufficient evidence to say that the problems with the parking sensors was related to the original accident. And she felt that its offer of £250 compensation for the poor communication, service and delay was fair.

As Mrs W remained unhappy the matter has been passed to me for review.

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.

Having done so I have some sympathy for the position Mrs W has found herself in, it must have been very difficult for her to have had the problem with the parking sensors given her personal circumstances. But I think RSA has dealt with her claim and its response to the poor service it provided fairly. I'll explain why.

I know Mrs W feels that her problem with her sensors was caused by the accident in November 2020 or during the repair process. But given the significant amount of time between the repair and the problem surfacing it is difficult to say this for sure, especially when RSA's independent engineer has said there isn't any evidence to support this. The engineer said '*...the rear bumper face has been impacted with the two centre parking sensors dislodged and pushed behind the rear bumper cover and the N/S/R parking sensor missing.*' And goes on to say that this is '*not claim / repair / repairer related.*' I find this persuasive and I would expect these problems to have affected the car around the time of

the original repair (December 2020), not over a year later, if the sensors issue was connected to the accident.

It is possible that there has been a subsequent incident in more recent times. I know Mrs W questions this, but it is possible the car has been knocked while left unattended or the general problem with the sensors was caused by another impacting factor. So, I don't think I can hold RSA responsible for this given the passage of time and the independent engineer's comments. However, I'm pleased to see that RSA has said to Mrs W that she can make another claim under her policy if she wishes.

Finally, I agree that RSA appears to have delayed looking into matters and this must have been frustrating for Mrs W. But I agree that its offer of £250 compensation seems fair for this. So, overall, I don't feel there is sufficient evidence to say that Mrs W's parking sensors problem was caused over a year after RSA repaired her car and returned it to her. And I feel RSA's offer of £250 compensation for the poor service and delay feels fair.

My final decision

It follows, for the reasons given above, that I think Royal & Sun Alliance Insurance Limited offer of £250 compensation is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 31 July 2023.

Colin Keegan
Ombudsman