

## **The complaint**

Mr M complains that after he made a claim on his motor insurance policy, esure Insurance Limited failed to communicate with him about the repairs to his car over many months.

## **What happened**

Mr M's car was damaged in a non-fault accident in November 2022. It went to esure's approved garage in January 2023, but he says he got no updates about the repair. Mr M chased esure and was promised calls back, but he didn't get any.

Mr M complained to esure, and it told him in its final response letter in May 2023 that one of its engineers was looking to get his car to a main dealership for review. It said the engineer would call Mr M with an update when that happened. esure acknowledged that Mr M had faced problems previously when trying to speak to its engineers and that feedback had been given to them about returning calls. For the five month delay up to that point, plus the poor communication, esure offered Mr M £100 compensation.

Mr M heard nothing more from esure or the garage, so he contacted us in July 2023. One of our investigators reviewed Mr M's complaint. He thought esure should pay Mr M a further £400 compensation. He noted that Mr M had been left wondering where his car was and what was happening to it. He also noted that it seemed an independent engineer and a dealership garage had been involved at some point, but Mr M hadn't been kept informed about that. And his repeated attempts to contact esure and the garage had resulted in very little contact, despite promises. The investigator thought Mr M had faced significant inconvenience, worry and stress over a long period, justifying much higher compensation.

In October 2023, esure told the investigator it would increase the compensation to £200, given the poor contact from it and its garage. It also said that as parts had been ordered from abroad, it was still unable to give a date for the completion of the repairs. The investigator's view didn't change, so esure asked for an ombudsman's review of the case.

## **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.

esure hasn't provided any claims notes, so it's hard to pin down what caused the excessive delays. Mr M was told on 24 January 2024 that esure had decided to write off the car. In this decision I can only address the issues that arose up to May 2023, but Mr M can make a further complaint to esure about what occurred after that point, should he so decide.

In its reply to Mr M's complaint in May 2023, esure didn't attempt to explain what had happened in the previous months. Nor did it say why it was only looking at getting the car to a dealership garage at that point. In its letter, esure acknowledged Mr M's frustration and told him about the feedback given to its engineers about returning calls. Yet the call from an

engineer promised by esure in its letter didn't happen. Given the circumstances here, I'd have expected esure to ensure that it did.

Mr M had spent time chatting online with esure to try to get updates. In February 2023 he asked for the number of a claims manager. He also said he was considering instructing a solicitor, given the total lack of contact from esure at that point. I think that should have been seen as a 'red flag' about a customer's serious dissatisfaction. But esure's online advisor just said there wasn't a claims manager. I think it's very odd that no-one from the claims team or the complaints team called Mr M back at that point. esure said an engineer would call him, but yet again, that didn't happen. In later online chats (before May 2023) esure told Mr M an independent engineer was involved - but not what he'd said, or what was going to happen next. Instead, another call from an engineer was promised by the online advisor – and again, Mr M heard nothing further.

We told esure why Mr M had complained to this service. As it didn't attempt to explain to us what had happened between January 2023 and May 2023, I can only assume that there isn't a sound explanation for it. In the absence of such an explanation, I think the service provided by esure and by its garage looks appalling. I don't think the lack of contact can be blamed on the engineers alone. Mr M had tried to prompt a conversation with someone from esure other than an engineer prior to taking legal advice. But even then he wasn't contacted in order to discuss the situation and to address his dissatisfaction with esure.

We expect insurers to give consumers regular updates, as that's a reasonable expectation for a consumer to have. But esure left Mr M in the dark about what was wrong with his car, what was happening to it and even where it was. Even if there's an unavoidable delay in dealing with a claim, we think providing updates shows a consumer they haven't been forgotten about and reduces the amount of worry and stress they are feeling.

There may have been reasons for some of the delay during the first five months that esure's garage had Mr M's car, but if so, esure hasn't told Mr M or us about them. When esure told us in October 2023 that parts for the car were on order, it didn't say from what date, but I think it's unlikely they were ordered during the first five months of the claim. Otherwise, I think Mr M would have been told about that when esure responded to his complaint. That's what should have happened anyway, to assure him that the claim was progressing - if the parts were on order then.

I think Mr M faced a considerable amount of stress, much worry, and a huge amount of frustration as a result of esure's delays – plus its lack of contact with him, initially over a period of five months. He didn't know why the claim was taking so long, or why esure wasn't keeping him informed. He shouldn't have had to chase esure, and he was inconvenienced by having to do so. It was pointless anyway, given that esure still didn't respond, causing yet more frustration and confusion for Mr M. I think it was very distressing for him, as a customer, to be treated so badly by esure.

I've thought carefully about the level of compensation that would be appropriate. I've taken into account the significant impact on Mr M of the lack of basic service from esure - plus the absence of an explanation for it. I've also taken into account that it continued over a lengthy period. I think the first five months of 2023 alone was an excessive period with no apparent progress or updates. In the circumstances I think it's fair and reasonable to require esure to pay Mr M £500 compensation in total for distress and inconvenience.

### **My final decision**

My final decision is that I uphold Mr M's complaint. I require esure Insurance Limited to pay him £500 in total for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 February 2024.

Susan Ewins

**Ombudsman**