

## **The complaint**

Mr S complains Royal & Sun Alliance Insurance Limited (RSA) failed to arrange for rectification work to be completed to his car after unsatisfactory repairs were made. And it gave poor service throughout his claim.

There are several parties and representatives of RSA involved throughout the complaint but for the purposes of this complaint I'm only going to refer to RSA.

## **What happened**

After Mr S's car was damaged in a collision he made a claim on his motor insurance policy.

RSA organised for the repairs to be completed by a garage in its approved network.

The repairs were undertaken but Mr S said they were not satisfactory.

The car was inspected and this confirmed rectification work was needed. There were delays in organising this and RSA apologised to Mr S for the poor level of service he had received throughout his claim. It offered him £300 compensation.

Because Mr S was not happy with RSA, he brought the complaint to our service.

Our investigator upheld the complaint. They looked into the case and said although RSA had acknowledged its errors its offer of £300 compensation was not fair for the amount of distress and inconvenience caused to Mr S. They said this should be increased to £500. They said RSA should arrange for the rectification work to be completed by a different garage.

As Mr S is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

## **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.

Mr S's car was taken to RSA's approved repairer for the repairs to be completed in September 2022. Mr S was not happy with the standard of work that had been completed. He said the paint work to the body of the car was of a poor standard and he had found additional dents. In addition the car was left dirty inside and tools had been left in it.

Mr S made a complaint to RSA about the standard of repairs and RSA organised for an expert to inspect the car on 11 November 2022. A detailed report was produced including images of the damaged areas. It concluded that rectification work was required. RSA agreed to organise for this work to be completed.

Mr S did not want the rectification work to be carried out at the garage who undertook the initial repair work. I can understand why he would want a different garage. I saw RSA agreed it would organise for the required work to be completed with another garage from its approved network.

An appointment to complete the required work was not organised, so in May 2023 Mr S made a complaint to RSA about the delay. It is unclear why RSA did not arrange for this work to be undertaken up to this date.

I saw after Mr S made his complaint that RSA made unsuccessful attempts with its approved repair network to organise for the work to be completed. RSA's notes refer to asking Mr S to arrange collection of the car with its recovery agent but it is unclear if it ever actually asked him to do this. However as RSA are responsible for its own repair network, and the service given to its customers, it should have ensured that progress was made with the repairs.

In November 2023 RSA apologised and made an offer of £300 compensation for the poor level of customer service received. It said it had escalated the matter to its repairer requesting they contact Mr S to arrange a further booking in date for the repairs to be completed.

In this case Mr S was not left without a car. As the issues with the repairs were cosmetic he was still able to use it. However I understand the impact of the delays caused by RSA caused considerable distress over many months and required Mr S to put in effort himself to try and progress completion of the required rectification work. I saw he made numerous calls to RSA to try to progress this work and there has been no reasonable explanation from RSA as to the delays.

Therefore, I uphold Mr S's complaint. I require RSA to increase the amount of compensation to a total of £500 for the stress and inconvenience caused to him due to the delay in undertaking the rectification work to put his car back to the same condition as it was before the accident.

I understand Mr S is disappointed with this amount, but I think this award is fair and it is in line with our services guidance for compensation in the circumstances of this complaint.

If not already completed, RSA must ensure the rectification is completed at a different garage without any further delay.

### **My final decision**

For the reasons I have given I uphold this complaint.

I require Royal & Sun Alliance Insurance Limited to

- Organise for the repairs to be completed at a different garage to the one undertaking the initial repairs.
- Pay Mr S a total of £500 compensation for the stress and inconvenience caused to him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 April 2024.

Sally-Ann Harding  
**Ombudsman**