

complaint

Mr R's complaint concerns the amount he has been offered by U K Insurance Limited following his car being in an accident.

background

Mr R's car was hit by a motorcycle and U K Insurance made him an offer. Mr R was not happy with the valuation, so he complained to us. Our adjudicator negotiated a slightly higher offer, but this was still lower than Mr R wanted. The matter has therefore been referred to me for a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have spoken to Mr R in the course of my investigation, and it seems a large part of his dispute centres on the value placed on certain 'extras' on his car. Also, he says three engineers working for the insurer promised him the extras were worth £600 and this amount is not in the valuation.

I should start by saying the valuation looks correct from the various professional guides on motor values, and this includes the extras. So, I could only ask the insurer to pay more if I accept that one (or more) of the engineers offered him the additional £600. I'm sorry but the evidence does not support this.

As Mr R is aware I asked for statements from all the engineers. One is on long term sickness so I don't have an up to date statement from them, but there is a note from them on file from the original valuation and that makes no mention of £600 for extras. The other two engineers have provided statements.

Both state that only an extra £200 was ever offered, and that is already in the valuation. Where both have said they did not offer £600, and the other's notes don't support this I can't find in Mr R's favour. It may be that they discussed Mr R's views on the £600 as part of a conversation but there is not enough proof that any of them promised this for me to make the business pay it.

my final decision

I make no award above the valuation already negotiated by our adjudicator against U K Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 October 2015.

Christopher Tilson
ombudsman