

Motoring on in spite of poor repairs

Don't accept sub-standard insurance work

WHEN IT COMES to the 6,000 motor insurance complaints that are referred to the Financial Ombudsman Service each year, emotions often run high. And with many people viewing their car or motorbike as a necessity rather than a luxury, it's perhaps unsurprising that when things go wrong, it can be a cause of great frustration.

A number of the motor insurance complaints referred to the ombudsman concern the quality of repairs carried out following an accident. Generally, the insurance company will only be responsible for the quality of such work if it was undertaken by one of the insurer's "approved repairers" – unless the insurance company failed to explain this to a customer wishing to make alternative arrangements for the repair.

Recently, Mrs Gibbs from Durham asked her insurance company if she could get her car repaired by her local car dealer, after her car's offside rear body

panel and door were badly damaged in an accident. But her insurance company told her that they'd rather make arrangements for one of their "approved repairers" to carry out the work.

Unfortunately, Mrs Gibbs was not at all satisfied with the quality of the repair work - scratch marks were still clearly visible on the car and although the car had been resprayed, the paintwork was now patchy and uneven. The insurance company was at first reluctant to accept that Mrs Gibbs had any grounds for complaint. Eventually, however, it agreed that the paint had not been of the required standard and it offered Mrs Gibbs £100 compensation for this. However, Mrs Gibbs was not happy with this and so asked the ombudsman service to look at her complaint.

The ombudsman found that the standard of the work carried out by the insurance company's approved repairer was very poor. It told the insurance

company to pay for the repair work to be rectified at a car-body shop approved by Mrs Gibbs' car dealer. In view of the distress and inconvenience the insurer had caused by its poor handling of the claim, the ombudsman said it should also make an additional payment of £400 to Mrs Gibbs.

Most financial complaints can be sorted out without the ombudsman service needing to become involved. But if you do have a problem that you can't sort out the free ombudsman service might be able to help.



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