

## DIRECT LINE WATCHDOG TRANSCRIPT NOVEMBER 2003

Like all big car insurers Direct Line arranges for damaged cars to be fixed at approved repairers. Trouble is a growing number of you don't approve of these garages. As Kate discovered.

There are almost a ¼ million car accidents in the UK every year. That's why you pay your car insurance. You want to know if the worst happens you and your wheels are protected. And that's the appeal of Britain's biggest car insurer, Direct Line.

But Donna Taylor's car came out of a Direct Line approved garage in quite a state.

"When I drove it, I knew it felt different to when I'd driven it before the accident. It was juddering; the engine was making a grinding noise; the tracking was obviously out. I'm not an expert but I could tell that. And when I steered to the right it felt as if the car was going to shake to pieces. I took the car to a local garage and there were a string of faults with it."

I'll say. The engine had been pushed out of line, the steering was vibrating and one wheel was catching on the wishbone on the lock.

Which doesn't sound very lucky to me. The right hand tyre was virtually bald because of the pressure being put on it. In fact that garage said Donna's car shouldn't even be on the road.

"I'd taken neighbours out, I'd taken my children out, I'd taken my husband out and not only had I put all those people at risk, I'd put other road users as well. Try driving round in this terrible car. When you actually open the bonnet up inside you could see the impact that the other car had made to the inside of the engine. There were cracks and dents there and they'd filled it in with polyfilla."

Though Direct Line acknowledged Donna's car was unroadworthy, they said this was not indicative of the normal standard they give.

But Carol McAllen had a problem with a Direct Line approved garage after she'd had a car crash this summer.

"I contacted Direct Line who took my claim in over the helpline and told me one of the approved garages would contact me to make arrangements to get my repair done."

Carol was pleased to get her car back two weeks later because being without it was driving her round the bend. And she took it with confidence for its MOT but it failed. On precisely the bodywork and welding repairs carried out by Direct Line's approved garage.

"I was extremely disappointed that my car failed the MOT. I cannot understand how Direct Line could let that happen."

How indeed? Direct Line sent Carol's car back to the approved garage for the work to be done. It then went back to the MOT examiner.

"He couldn't tell for definite whether the work had been done again, because they put so much sealant over the actual part they were meant to have welded."

Later Carol's car was back in the garage needing more repair work.

At least this time it was a garage of her choice.

So that's two approved Direct Line garages that haven't come up to scratch.

But what about Direct Line's own accident repair centres? Surely you'll get better treatment there?

This man worked at one of these sites. He was appalled at some of the states some cars were in when returned to their customers.

"Direct Line were definitely sending cars out when they knew they'd got problems. Customers won't always know about them because if a headlamp is falling out they'll see it. But if the body's twisted you're not going to notice until something happens to highlight it.

"I think targets have got a lot to do with it. The place is run on a target. Everyone's got an efficiency to hit or else. Wages get docked. Shifts get changed.

One car he dealt with particularly worried him.

"It came in with damage to the engine, the gearbox and all the front suspension. When it was eventually fitted up I explained to the manager it was still bent, but the management wasn't really interested."

Leanne had a crash in her car last October. Direct Line took it to their Birmingham site to be repaired. But Leanne knew something was wrong when she got it back.

"At the back end of the car I could hear a banging sound. It sounded like it had come from the exhaust. It just wasn't right for this to be happening.

"I called a local garage and asked if they'd be prepared to take a look at it. And it took it in the following day."

Apparently the crash knocked the back end of Leanne's car and crushed the exhaust in the middle. When Direct Line's garage fitted the new part of the exhaust to the back, they failed to bolt it together properly.

Leanne's garage said the car was unsafe to drive.

"It made me feel physically sick. I'd been driving round in the car with small children and it wasn't roadworthy."

Leanne had to wait another 4 weeks for Direct Line to send an engineer out to look at her car. It was finally fixed properly by her local garage.

(DIRECT LINE BUGLE SOUNDS)

So when you hear that rallying call and take in your wrecked car, make sure you don't get a wrecked car back.

Direct Line say they do take every complaint extremely seriously. Unfortunately in the three cars highlighted by us their normally high standards had fallen well below expectations. They seriously regret the inconvenience, and frustration

experienced by our trio, but claim all have now been resolved to these customers' satisfaction.