

SUPERMARKET GIANT TAKES 3 MONTHS AND £4500 TO REPAIR KARA'S RENAULT CLIO

Teenager Kara Myles got the shock of her life when she crashed her dad's Renault Clio. But she was even more upset when insurer Tesco left them with a vehicle they couldn't drive.

The firm - which has just announced record profits of £908million - paid £2500 for repairs to the body work of the car following the bump in June.

But they insisted a further £2000 worth of damage to the engine was a mechanical fault that had existed before the smash and was not covered by the policy.

Kara, 19, said: "I have been off the road for nearly three months and Tesco don't care. We've reached a stalemate, as the situation has got completely out of hand. Please help."

Kara, a check-in clerk at Edinburgh Airport, bumped the car at nearby Newbridge roundabout in June. She said: "I was quite shaken up as I had only recently passed my test."

The motor was towed away within an hour by a recovery company - on the instructions of the police - because of high security for the G8 Summit at Gleneagles the following week.

Kara's dad Terry, 44, an electrical engineer, called Tesco to report the accident. He had taken out the insurance policy when he bought the car and listed Kara as a named driver.

Kara, of North Queensferry, Fife, said: "The car had been towed to a local garage. Tesco sent an inspector along, who estimated the bodywork repairs would cost around £2500. "It needed two new wings, a bonnet, a radiator and a fan."

As the car was valued at around £3500, Kara and her dad expected the insurance company to write the vehicle off... but they didn't.

She said: "For some reason they decided the repairs should go ahead. I thought it strange, given the cost of the work in relation to the value of the car, but that's what they did."

The vehicle took two months to repair and Kara and her dad were left with no transport. She said: "The policy dad took out does not provide a courtesy car so I had to rely on lifts. The early shift at work starts at 4.30am so I wasn't exactly popular."

Finally, they received a call to say the car was ready for collection.

Kara said: "I was so excited and desperate to get back on the road."

But the Clio wouldn't start. Kara went on: "The battery was flat and, when dad went to jump-start it, he noticed there was no belt on the alternator. The pulley on the alternator was also shattered and damaged. It was certainly not ready to be driven off."

When they finally got the car started, there was a loud noise from the engine. Terry contacted Tesco, who sent out an engineer.

Kara said: "He checked the damaged engine and said the noise must have been there before the crash - which was a lot of nonsense."

Terry called an independent engineer, who drew up a report costing £200.

Kara said: "The engineer said he was 110 per cent sure the damage had been caused by the bump to the front end of the engine." But still Tesco refused to pay up. Kara said: "I've had the garage on the phone saying that if we don't pay the £550 excess and tow the car away, they are going to charge £12 a day for storing it. I don't know what to do".

The Judge: I got on to Tesco Personal Finance - a subsidiary of the Royal Bank of Scotland - who immediately authorised the repairs and offered a courtesy car. They also paid for the cost of the engineer's report.

They said: "On reviewing the details of the case, it would appear that, unfortunately, we have not provided the high level of customer service expected. We have spoken to the policy-holder, who is happy with the steps we have taken to bring the matter to a satisfactory conclusion. Rest assured that this customer's experience has been raised at the highest level in our insurance centre."

Delighted Kara and her dad are now back in the driving seat.

She told me: "I can't thank you enough."

I am glad I checked out Tesco and got them back on the right road.

From: Scottish Daily Record & Sunday Mail Ltd.
Sunday Mail 16 October 2005: THE JUDGE: TESCO LOSES VA-VA-VOOM