

## **The complaint**

Mrs M has complained about how Lloyds Bank General Insurance Limited (Lloyds) dealt with a claim under her home insurance policy.

## **What happened**

Mrs M contacted Lloyds to make a claim for a water leak in her home. Lloyds arranged for trace and access to take place. However, Mrs M later contacted Lloyds to say the trace and access hadn't been dealt with and raised a complaint about the poor communication related to this. When Lloyds replied, it accepted there had been issues with communication.

A few months later, Mrs M contacted Lloyds again because she said she had been trying to contact the loss adjuster but he wasn't replying. She wanted her claim to progress and was unhappy about the communication issues. When Lloyds replied, it accepted there had been communication issues and that this had impacted the claim.

Mrs M contacted our service. Lloyds then reviewed the complaint and offered £600 compensation for the issues raised. Mrs M didn't accept the compensation. Our investigator then reviewed the complaint. She said the £600 offered was fair in the circumstances.

As Mrs M didn't agree, the complaint was referred to me.

## **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.

Mrs M contacted Lloyds because she said the trace and access hadn't been dealt with. Lloyds told her its records showed the trace and access was complete. Mrs M explained it wasn't complete and that she had already spoken to Lloyds about this and no-one had then followed this up. I can understand that Mrs M would have been concerned and frustrated by the trace and access not being completed and that even though she had already told Lloyds this, the issue remained unresolved.

Mrs M then complained again because there were further communication issues. Mrs M told the loss adjuster she had concerns about the builders who were due to carry out the work and had lost trust in them. She also said she needed timescales and a plan because she had a disabled son who would need to be out of the house while the works took place. The loss adjuster offered to cash settle the claim so that Mrs M could arrange the work herself. Mrs M didn't think the amount offered was enough to carry out the work and after some further discussion, Lloyds increased its offer, which Mrs M accepted. However, I can see there were times when the loss adjuster didn't reply to emails and that Mrs M then seemed to have to ask for replies in order to try and agree the cash settlement.

So, I've thought about compensation. Lloyds has now offered £600. Thinking about everything that happened, including the amount of time it took to progress the claim, the reasons for these delays, Mrs M's need to make plans for her son, the poor communication

and Mrs M having to chase for responses and progress, I think the amount offered by Lloyds is reasonable in response to the issues raised.

I'm aware that Mrs M has said she wants more compensation, including because she said she had to pay huge extra costs and that she had to move to other accommodation while the works were being carried out. However, I haven't seen evidence that Mrs M has complained to Lloyds about these issues. On the same day Lloyds issued its response to her second complaint, Mrs M accepted the cash settlement. If Mrs M has now found further damage or that the cash settlement wasn't enough for the damage already identified, she would need to raise this with Lloyds so it is able to consider this.

But for the issues I've considered, I think the £600 offered by Lloyds was reasonable and I require it to pay this to Mrs M.

### **Putting things right**

Lloyds should pay Mrs M a total of £600 compensation.

### **My final decision**

For the reasons I have given, I uphold this complaint. I require Lloyds Bank General Insurance Limited to pay Mrs M a total of £600 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 6 May 2022.

Louise O'Sullivan  
**Ombudsman**