

## The complaint

Mr P complained about the level of customer service he received and the delays to his claim under his home insurance policy with Ageas Insurance Limited ("Ageas").

## What happened

Mr P made a claim on his policy online on 24 June after heavy rainfall caused damage to his garage. He couldn't get through to Ageas to ask for advice on his claim when he phoned on 18 June. The claim was declined by Ageas as it thought the damage was caused by wear and tear and Ageas said this was not covered by the policy.

Mr P raised a complaint against Ageas as he was unhappy with the communication he had with it during the period of the claim and he felt the decision to decline his claim was unduly delayed. He said this caused unnecessary stress and strain. Ageas were finally able to contact Mr P on 13 July to inform him of its decision to decline the claim.

Ageas said it tried its best to contact Mr P regarding his claim but was unsuccessful in doing so, it apologised for any stress this may have caused.

Our investigator decided not to uphold the complaint. She thought Ageas had made reasonable efforts to contact Mr P and couldn't find evidence that it had acted unfairly. Mr P disagreed, so the complaint has been referred to an ombudsman.

## My provisional decision

I issued a provisional decision on this on 13 April 2022. I said:

*"I will be partially upholding this complaint. I'll explain why I've reached this conclusion.*

*I haven't been able to consider the decision to decline the claim itself as I don't have jurisdiction to do this. Mr P did raise his unhappiness with Ageas' decision with our service. However, Ageas need to be given the opportunity to investigate and respond to any complaint raised against it and there isn't evidence that Mr P raised this specific complaint with Ageas. Having reviewed the call logs and the notes Ageas took of these calls, it appears Mr P accepted Ageas' decision to decline the claim – but, his dissatisfaction was over the communication and delays in finding out the decision. This is supported by what is written in Ageas' final response letter to Mr P.*

*If Mr P would still like to complain about the decision to decline the claim, he still can. But, first he would need to raise the new complaint directly with Ageas. So, I can't consider this new complaint now. I will now explain my decision to partially uphold the complaint that Mr P did make against Ageas.*

*Mr P said the delay in finding out the outcome of his claim caused him and his wife stress as they couldn't proceed with remediating the damage to their roof. There is evidence the claim was logged by Ageas when it was raised which allowed the validation of the claim to occur. However, due to long wait times when he tried to get advice on 18 June Mr P was unable to*

*Speak to the claims team, so he had to raise his claim online. I think the communication at the start of the process was lacking in clearly setting expectations with Mr P on what to expect next with his claim and how long it should take once he had raised it. This is evidenced by Mr P seeking clarification on the progress of his claim in early July. Therefore, I uphold this part of the complaint.*

*When Mr P said he called for updates, he had no joy and he listened to recorded messages while he waited. He said the waiting times for the calls to be answered were very long. He emailed and Ageas provided an automated response saying it would be in contact in 72 hours. Mr P said he didn't receive a response.. He said he had no idea whether his claim was been dealt with or not.*

*Ageas said it did try and call Mr P several times and left messages when it did. Mr P said he never had any missed calls. Ageas has kept detailed records of when Mr P called in or emailed in. Ageas maintained detailed records of when it contacted Mr P by phone, e-mail, or letter. It has maintained records of what was said on these communications. I can see Ageas phoned Mr P on the landline number and mobile number that were set out in the e-mail Mr P had sent Ageas.*

*Due to the detail and records Ageas has maintained, I find this evidence reliable and persuasive that it did make several attempts to contact Mr P. Therefore, I don't think it has acted unfairly. It seems clear it did try and update Mr P on the progress of his claim.*

*Mr P said Ageas should've sent a postal letter to him earlier with the decision to decline his claim. Ageas has explained its process is to call the policy holder before sending a letter. I don't think this is an unreasonable approach, as it sets out the expectation with the customer. Unfortunately, this proved problematic due to the missed calls. However, I can see Ageas did inform Mr P his claim was declined on 13 July by phone. So, Mr P was informed three weeks after making his claim that it had been declined. I don't think these timescales are unreasonable – there is evidence that Ageas tried to speak with Mr P before this too.*

*In summary, I do think Ageas has tried to keep Mr P informed and I think it communicated its decision to decline the claim in a reasonable timeframe. However, I do think it could've set expectations at the start of the claim better and it may have saved some unnecessary stress for Mr P, especially given the vulnerable circumstances he has set out. I don't think the stress was prolonged and the claim was resolved in a reasonable timeframe, therefore, I intend to award £50 compensation for distress and inconvenience”.*

## **Responses to my provisional decision**

Ageas acknowledged receipt of my decision and didn't have anything further to add.

Mr P disagreed with the decision I made. Mr P said he'd asked Ageas for all communications to be made to him by mail due to his personal circumstances and he said Ageas didn't fulfil this request. He said the delay meant he suffered further damage to his roof and more distress.

## **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.

I understand Mr P's frustration that Ageas didn't contact him by post and he feels this has caused unnecessary distress and inconvenience and he's suffered further damage to his roof as a result of the delay in hearing the outcome of his claim.

However, as I set out in my decision, I can see Mr P was made aware of his claim outcome within about three weeks of the initial claim being made. I appreciate Mr P has said he would've preferred postal mail - however, I can see he did acknowledge its decision, so Mr P was aware of the outcome.

I don't think Ageas took an unreasonable amount of time to validate the claim and let Mr P know. This is no longer than it normally takes in the industry to decide a claim. However, I do think Ageas should've set this expectation with Mr P at the start of the process. This caused Mr P some distress and inconvenience in chasing up on the decision, which was made worse due to his own circumstances. However, I think £50 compensation is fair for the distress and inconvenience suffered. I don't think Ageas should be liable to compensate further for the roof as Ageas had declined the claim and hadn't taken longer than normal to inform Mr P of the outcome. Therefore, I'm not changing my decision.

### **My final decision**

My final decision is I uphold this complaint, I require Ageas Insurance Limited to pay Mr P:

- £50 compensation – for distress and inconvenience

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 31 May 2022.

Pete Averill  
**Ombudsman**