

## **The complaint**

Mrs L complains about how esure Insurance Limited handled an escape of water claim she made on her buildings and contents insurance policy.

## **What happened**

After an escape of water, Mrs L called to make a claim to esure under her buildings and contents insurance policy. esure duly accepted the claim and arranged for repairs to be carried out.

Mrs L's complaint relates to those repairs. She said she was originally told the repair process would take a few weeks, but it took months. She said esure made a number of errors including needing to do redo the bathroom on three occasions and causing a second leak, which in turn caused more damage. Mrs L said she's registered disabled and she had to be in temporary accommodation for far longer than acceptable. She said she had to chase esure on numerous occasions and the whole experience caused her distress and affected her health.

esure acknowledged it hadn't provided Mrs L with the service she had every right to expect and agreed it had let her down. It offered Mrs L £500 compensation.

Mrs L didn't think this was enough, so, she brought her complaint to us. One of our investigators recommended her complaint be upheld. She thought esure needed to pay more compensation and recommended it pay Mrs L a further £500.

Esure didn't agree and asked for an ombudsman's decision.

## **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.

Having done so, I'm upholding this complaint. I'll explain why.

What has happened during this claim isn't in dispute. Both esure and Mrs L are well aware of everything that's happened. The dispute centres around the amount compensation warranted for what happened during that claim.

And while £500 isn't an insignificant amount of money at all, I don't think it fairly represents the distress and inconvenience Mrs L suffered. Being in temporary accommodation for longer than expected, having further damage caused and having repairs needing to be completed, only to be substandard and need doing again, on more than one occasion would have been very distressing. Mrs L had to chase on numerous occasions too, and being registered disabled, the longer Mrs L spent out of her home and in temporary accommodation the more inconvenient it would have been for her.

### **Putting things right**

I agree with our investigator that £500 compensation isn't enough in the circumstances of this case. A fairer offer would be to pay Mrs L a further £500, taking the total compensation to £1,000

### **My final decision**

For the reasons set out above, I uphold this complaint and require esure Insurance Limited to:

- Pay Mrs L a further £500, taking the total compensation paid to £1,000

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 15 July 2022.

Joe Thornley  
**Ombudsman**