

The complaint

Mrs B and Mr G complain about how Admiral Insurance Company Limited (“Admiral”) handled a claim under their home insurance policy. When I mention Admiral I also mean its suppliers.

What happened

Mrs B and Mr G have a home insurance policy with Admiral covering their household buildings and contents.

The details of the claim are well known to both parties and I won’t repeat all of them here. But for simplicity the main points are:

- Water was leaking from an upstairs bathroom into the kitchen below, damaging the kitchen ceiling, kitchen units and the bathroom itself.
- Mrs B and Mr G found a third-party company who could carry out the work to repair the bathroom and Admiral paid for this.
- Some kitchen units were removed and stored in a playroom in the house.
- Mrs B and Mr G asked for the kitchen units to be taken away. Admiral arranged this, but its contractors took the units and some cupboard doors and an extractor fan. It took several weeks for the units to be taken away and Mrs B and Mr G had to source a replacement extractor fan themselves.
- Because the extractor fan had been removed, the kitchen had little ventilation, so using their stove meant the fire alarms would be activated after a few minutes’ cooking, which would interrupt their childrens’ sleep.
- Mrs B and Mr G chased Admiral repeatedly for updates throughout this time, at one point making eight calls over two days.
- Because Mrs B and Mr G weren’t happy with the way Admiral’s supplier was handling their claim, Admiral changed the company it was using.
- The claim for the kitchen was ultimately settled by Admiral and it included payment for some other parts of the claim that were disputed by both parties.

Admiral looked into Mrs B and Mr G’s complaint and upheld it in part. Admiral agreed its communications had been poor, and that its service had fallen short in several areas of the claim. But it said that overall the claim had progressed at the speed it would expect. Admiral agreed to pay Mrs B and Mr G £150 compensation for their inconvenience.

Mrs B and Mr G remained unhappy so they brought their complaint to this service. They ask for an increased amount of compensation for the delays in settling the claim. Our investigator looked into it and said he agreed that Mrs B and Mr G had suffered avoidable

inconvenience. He said he thought Admiral had dealt with the poor communications in its response, but hadn't considered the disruption to Mrs B and Mr G's family life by the kitchen units being stored in the playroom for a lengthy period. He said he thought Admiral should pay an additional £100 compensation for this, making a total of £250.

Admiral accepted the view, but Mrs B and Mr G did not. They didn't think that £250 compensation was sufficient for the inconvenience they'd had chasing Admiral and its suppliers. They say they were inconvenienced by not being able to use their kitchen fully for a prolonged period.

Because Mrs B and Mr G didn't agree with the view, their complaint has been passed to me to make a final 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.

I'd like to assure Mrs B and Mr G that I've read their, and Admiral's, evidence carefully and even though I haven't mentioned all of it here, or in the timeline of events, I have taken it all into account when forming my opinion.

Mrs B and Mr G initially contacted this service asking for the claim to be settled fairly and speedily, and asking for compensation for their stress and time wasted.

The repair and replacement of the bathroom and kitchen now seem settled and I can see from later correspondence with Mrs B and Mr G that they make no further comments on this, so I think it's fair for me to say that those elements of the claim are complete to their satisfaction.

The remaining part of the complaint I must consider is the distress and inconvenience caused to Mrs B and Mr G by Admiral's claims process and impact on their family life.

I can see from Admiral's response to Mrs B and Mr G that it agrees its service during the claim was poor, and particularly the parts that were carried out by one of its suppliers. Admiral changed this supplier due to Mrs B and Mr G's dissatisfaction during the claim and afterwards the claim seems to have progressed somewhat better.

Admiral has already paid £150 for Mrs B and Mr G's inconvenience for them having to repeatedly chase up Admiral and its contractors and I'm not going to ask it to pay more.

Any insurance claim of this nature is likely to cause some element of disruption to people's lives. This includes potentially needing to take time to deal with aspects of the claim and allowing time for the claim to progress. However, in this case, it clearly went beyond a normal level of disruption and I think it's fair to say Admiral and its suppliers did substantially contribute to this.

I have thought carefully about the disruption to Mrs B and Mr G's family life because of the storage of the kitchen units in their childrens' playroom for several weeks, and the inconvenience of them not being able to use their stove properly for more than a few minutes at a time due to the fire alarms being triggered. It seems to me that this must have been a very unsatisfactory situation to be in, and particularly with a young family in the house.

But I can also see that Admiral responded to Mrs B and Mr G's complaints about this, and it has apologised for its service and agreed to pay additional compensation of £100 for the

disruption, making a total of £250. I appreciate Mrs B and Mr G will find my decision disappointing, but I've looked at what this service would recommend in similar situations and I'm not persuaded to ask Admiral to pay more.

My final decision

For the reasons set out above, my final decision is that I uphold this complaint. I direct Admiral Insurance Company Limited to pay Mrs B and Mr G a total of £250 for their distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr G to accept or reject my decision before 25 August 2022.

Richard Sowden
Ombudsman