

The complaint

Ms S complains about the delays Royal & Sun Alliance Insurance Limited trading as More Than ("RSA") have caused when she made a claim on her home insurance policy.

What happened

The background of this complaint is well known to both parties and has been detailed by our investigator previously. So, I'll summarise the key points I've focused on within my decision.

- In December 2020, Ms S made a claim for a water leak that damaged her kitchen.
- Ms S says the claim has caused significant distress and inconvenience and she has been prevented from selling her home.
- In RSA's final response issued 15 December 2021, it acknowledged that Ms S had experienced avoidable delays. It also said this had been exacerbated by poor communication issues between its contractor and trades and the standard of work that had been carried out. It awarded Ms S £300 compensation.
- Ms S didn't feel the compensation was adequate due to the amount of chasing she had to do to try and get issues resolved, and the amount of time this took. Ms S wants the works finished and compensation for the inconvenience.
- Our investigator upheld the complaint. She didn't feel the amount of compensation RSA offered was adequate for the delays, distress and inconvenience caused. She recommended that RSA provided a further £150 compensation (£450 in total) and progress the claim to ensure all necessary works are completed and offer settlement options to Ms S to finalise the claim.
- RSA agreed but Ms S didn't feel that £450 compensation really covered the inconvenience, hassle, and frustration that her and her family had to suffer over the last 18 months. So, the complaint has been passed to me, an ombudsman, 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 understand the complaint has progressed since Ms S brought her complaint to our service. But this decision can only consider the events up to when the final response was issued by RSA on 15 December 2021. If Ms S is unhappy with events after this date, she will in the first instance need to make a complaint to RSA and if she remains unhappy with its response, she can ask this service to look into matters.

I can see Ms S suffered from RSA's poor workmanship when the kitchen doors were fitted to the new carcasses. Ms S had to chase several contractors that have been appointed by RSA to try and get the issues resolved. This was no doubt frustrating and inconvenient to Ms S.

It isn't disputed that there have been delays in the handling of Ms S's claim. But with any claim of this type there will be a degree of inconvenience so what I need to ascertain is the impact of the avoidable delays that RSA have caused. I'm persuaded that the lack of communication between all the contractors has led to the claim stalling and approximately three months of delay which could've been avoided.

From what I've seen the kitchen was useable for most of the claim however the dining room couldn't be used for the duration as it was being used to store the kitchen contents. Ms S has said this was inconvenient as she and other members of her family were working from home and not having a dining room made this more difficult.

Ms S has also said she had to put plans to sell the property on hold whilst this claim continues. I can understand Ms S's frustration especially as the claim is still ongoing. I therefore direct RSA to progress the claim to ensure all necessary works are complete and offer settlement options to Ms S to finalise the claim.

Taking everything into account, I'm satisfied RSA needs to compensate Ms S for the delays and poor communication. While the claim has progressed to some extent, there are still some issues outstanding, but I can see the claim has been handled poorly and quality of some of its previous works has been questionable. Taking into account these delays on Ms S I'm satisfied RSA needs to pay her a further £150 in compensation a total of £450.

Putting things right

I direct Royal & Sun Alliance Insurance Limited trading as More Than to do the following:

- Pay Ms S an additional £150 compensation in total £450.
- Progress the claim to ensure all necessary works are complete and offer settlement options to Ms S to finalise the claim.

My final decision

For the reasons given above I uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 21 July 2022.

Angela Casey
Ombudsman