

The complaint

Mrs and Mr R had a water leak at their home. They complain about the length of time it took Royal & Sun Alliance Insurance Limited (RSA) to deal with the claim on their home insurance. References to RSA include other organisations and individuals acting on its behalf.

What happened

Mrs and Mr R had buildings and contents insurance underwritten by RSA. They discovered a water leak which affected their kitchen and downstairs bathroom. They made a claim on their policy. While they were waiting for the work to be done Mrs and Mr R were unable to use their kitchen or downstairs bathroom. RSA arranged for a kitchen “pod” to be placed on their drive, which Mrs and Mr R say meant they had to cook outside in all weather conditions. Mrs R had difficulty using the upstairs bathroom and on occasion had to go elsewhere to have a shower.

There was a delay in dealing with Mrs and Mr R’s claim and repairing the damage to their home. Mrs and Mr R weren’t happy with this and complained to RSA. RSA upheld their complaint, apologised for the avoidable delays and paid them £200 compensation.

Mrs and Mr R weren’t happy with RSA’s response and complained to this service. Our investigator upheld their complaint and said RSA should pay them another £250 to reflect the distress and inconvenience the delays caused.

Mrs and Mr R weren’t happy with the investigator’s recommendation, so their complaint has been passed 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.

I’m upholding Mrs and Mr R’s complaint. I’ll explain why.

Sadly water leaks like the one at Mrs and Mr R’s home do tend to cause a lot of inconvenience. In Mrs and Mr R’s case, the damaged kitchen and bathroom fittings had to be removed, tiles containing asbestos tested and removed, and the rooms completely dried out and refurbished. At the beginning of the claim RSA said this would probably take two to three months, and offered to pay for alternative accommodation for Mrs and Mr R. However Mrs and Mr R wanted to stay in their home and accepted the offer of the kitchen pod to help with this.

It actually took approximately five months for the work on Mrs and Mr R’s home to be completed. RSA have accepted that there was an avoidable delay during this time of approximately seven weeks.

RSA did discuss arranging alternative accommodation with Mrs and Mr R more than once.

The claims handler said if Mrs R was having difficulty using the upstairs bathroom to come back to her and she would look at other alternatives. However Mrs and Mr R said throughout that they wanted to stay in their own home.

There's no dispute that the work at Mrs and Mr R's home took longer than it should have. This caused them distress and inconvenience, particularly because of Mrs R's difficulty using the upstairs bathroom. RSA has already apologised and made a compensation payment of £200 in recognition of this. However I think the payment for distress and inconvenience should be increased by a further £250, making a total of £450, in line with what this service would usually recommend.

My final decision

For the reasons given above I'm upholding Mrs and Mr R's complaint. I require Royal & Sun Alliance Insurance Limited to pay Mrs and Mr R a further £250 in recognition of the distress and inconvenience the avoidable delays caused them.

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

Sarah Baalham
Ombudsman