

The complaint

Mrs K, and Mr K, complain that esure Insurance Limited handled their insurance claim for escape of water poorly. Mrs K has been the primary complainant in this case, so I'll mainly refer to her.

What happened

Mrs K has a home insurance policy with esure and had cause to claim on it due to escape of water, which she says was reported around mid-October 2021.

esure advised Mrs K that it was her responsibility to have the leaks fixed but that she may be able to claim for the water damage.

Mrs K arranged for a plumber to fix the leaks, although this took a little time. She then claimed at the beginning of November 2021 – with esure sending a surveyor out.

Unfortunately, little progress was made following that and Mrs K ended up having the repairs done herself. Mrs K was concerned about damp in the property affecting the family's health.

This matter was looked at by an investigator here. They noted that esure had offered Mrs K £75 compensation for communication issues and delays. That was back in January 2022. But there had been further delays beyond that, so the investigator recommended an additional amount of £125.

esure didn't agree with that, they justified the further delays by saying they'd resulted from some named storms early in 2022. I pointed out to esure that if the claim had been handled promptly in the first instance then the storms shouldn't have affected it. But they asked for 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 think the first thing to say is that esure accepts they fell short of what Mrs K was entitled to expect in the handling of her claim. In view of that, the only issue for me to decide is that of fair compensation.

esure maintains that the £75 compensation offered at the beginning of January 2022 is reasonable. But Mrs K has provided emails which show there were further delays beyond that. And while esure appears to accept that, by explaining it was down to the storms, they don't believe any further compensation is due.

As I explained to esure, if the claim had been dealt with efficiently in the first place then I don't think the storms would have been a factor. So, I don't think it's reasonable to use that as an excuse for not paying further compensation for the further delays.

Overall, esure accepts there have been failings. In my view, the further £125 compensation

recommended is fair in the circumstances.

My final decision

My final decision is that I uphold this complaint. I require esure Insurance Limited to pay a total of £200 compensation to Mrs K and Mr K, less any amounts already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K and Mr K to accept or reject my decision before 14 October 2022.

Will Weston
Ombudsman