

The complaint

Miss G has complained about her home insurer Tesco Underwriting Limited as she feels it delayed her storm claim, often leaving it to her to follow matters up.

What happened

Miss G contacted Tesco on 18 February 2022 as a storm had caused a tree on her property to fall, causing damage. Miss G was told to send repair quotes. She did and on 18 March she asked for an update but the claim did not progress much until 10 May 2022. At that time Tesco wrote to Miss G. It said the slow progress of the claim had been caused by the storm conditions in February causing an increased demand on its services.

Miss G complained to us.

Our Investigator felt that even taking into account the increased level of demand, Tesco could have done more to deal with the claim pro-actively. She felt Miss G had had to wait too long for answers and accepted that this had caused her some upset. She said Tesco should pay £100 compensation.

Miss G accepted the findings. Tesco said it disagreed with them – maintaining it had handled things adequately given the increased level of demand. The complaint was passed 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.

I accept that when something like a major storm event occurs, added pressures are placed on insurers. And certainly storms occurring is something that is outside of the insurer's control. However, storms have become more frequent in recent times – they are not as 'unexpected' as they used to be. Rather the more prevalent storms, and the natural increase in demand they cause, is something I would reasonably expect an insurer to foresee and plan for. So, in my view, Tesco, effectively, writing Miss G's concerns off as being 'due to matters beyond its control', is not an entirely reasonable position for it to take.

Here Tesco took the notification call from Miss G on 18 February 2022. And it accepts it was then three days, due to service demand, before it formally logged the claim. Seemingly Miss G had been told to get quotes – but not what to expect following that. If she'd been given timeframes and an idea of what might happen next – even if this more involved detail needed to be given once the claim was formally logged – that would likely have avoided the frustration she was later caused. Instead, once she had sent the quotes, Miss G had to chase a reply. This caused Tesco to review the quotes and then it felt the need to investigate the costs further. It appointed a contractor to do that – but without checking with the contractor first that it had availability, which it did not. Instead Miss G found this out from the contractor and when she called Tesco back five days later to discuss next steps, it was only

then that Tesco reviewed an update it had received from the contractor explaining exactly that. I can understand why this frustrated Miss G.

Following this a loss adjuster was appointed and further consideration of the claim ensued. I can understand why, these enquiries, at this time, frustrated Miss G.

Overall I think Miss G had to do more to expedite this claim than she reasonably should have had to. I think Tesco, even in a period of increased demand, could reasonably have done more to better manage the claim. If it had Miss G's frustration would likely have been avoided. I'm satisfied that £100 compensation is fairly and reasonably due.

Putting things right

I require Tesco to pay Miss G £100 compensation.

My final decision

I uphold this complaint. I require Tesco Underwriting Limited to provide the redress set out above at "Putting things right".

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 6 January 2023.

Fiona Robinson
Ombudsman