

The complaint

Mr and Mrs C complain that Covea Insurance plc failed to repair their property to a proper standard following a kitchen fire, and they provided poor customer service.

What happened

Mr and Mrs C held a buildings and contents insurance policy with Covea.

In December 2021 Mr and Mrs C made a claim under their policy following a fire in their kitchen which damaged the worksurface and a cupboard door.

Covea appointed a contractor to deal with repair and replacement.

The contractor was unable to match the cupboard colour and after three attempts, Mr and Mrs C said that they were left with a poorly hung cupboard door that didn't match and a worktop repair that had bubbled and peeled.

Mr and Mrs C complained and a different contractor was appointed. The new contractor advised that they didn't have matching items on the policy but they would attempt to match the door.

Mr and Mrs C complained to Covea about the quality of the service provided, the length of time it had taken and the poor communication. Mrs C also said she has taken several days off work waiting on for parts and contractors.

The complaint was upheld in October 2022 and Covea accepted that they hadn't provided the service to be expected. They offered £250 compensation.

Mr and Mrs C weren't happy with this and brought their complaint to us.

One of our investigators has looked into Mr and Mrs C's complaint and he thought that Covea should pay £600 compensation for distress and inconvenience.

Covea disagreed with our investigator's view, and so the case has come to me to review.

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 have upheld Mr and Mrs C's complaint, and I will explain why.

Covea have upheld Mr and Mrs C's complaint as they accepted that the level of service they provided fell short of what Mr and Mrs C were entitled to expect. So, I am only considering whether the offer made adequately reflects the inconvenience caused by those failures in service. My decision covers all the issues raised and outstanding up until the final response

was sent on 7 October 2022. Any ongoing issues after that time would need to be raised as a separate complaint.

I can see that the first contractor that was appointed promptly in December 2021 and was confident that they could do the worktop repair and take the cabinet off site for repair. In January they did repair the worksurface but by March 2022 the door still hadn't been replaced satisfactorily. In April the contractor attended Mr and Mrs C's property twice to fit a door, but the colour match wasn't right on either occasion and one of the doors was delivered damaged. Mr and Mrs C told Covea that they were giving the contractor another chance to put it right, but the contractor then confirmed that they couldn't match the door, although the worktop had been repaired.

At the end of April Covea instructed a second contractor. They visited Mr and Mrs C. After a lot of chasing from Mrs C there had still been no progress by the beginning of July. Mrs C also advised that she was now unhappy with the worktop repair.

At the end of July, the new contractors advised that the policy only covered damaged items and didn't cover matching other undamaged items, so the other cupboard doors couldn't be replaced to match the damaged one. Work had still not started by the 11 August, and so Mrs C complained.

By October, Covea advised that the new contractors could provide a door with a 90% match and so work could be started. Mrs C opted to change all the worksurfaces so they would match, and to pay the contractor privately, given the failure of the repair.

At the beginning of October, Covea responded to Mrs C's complaint, and offered £250 in recognition of the poor service by the first contractor in not being able to replace the door on three occasions and the also for the delays and lack of communication by the second contractor.

I can see from looking at the complaint notes, and from Mr and Mrs C's testimony that what should have been a quite simple and straightforward claim has become time consuming and stressful. There have been mistakes, long periods of inactivity, and failures to communicate with Mr and Mrs C. This has resulted in wasted time on their part making repeated calls to chase things up and waiting in for contractors. This has all taken place over a 10-month period when it really should have been a matter of weeks.

So, in view of that, I agree with the investigator that the original offer of £250 should be increased to £600 which more adequately reflects the time and inconvenience that it has cost Mr and Mrs C.

Putting things right

I think that Covea should pay a total of £600 to Mr and Mrs C for the distress and inconvenience caused. Any sum already paid should be deducted from this.

My final decision

My decision is that I uphold Mr and Mrs C's complaint, and direct Covea Insurance plc to put things right as above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Mrs C to accept or reject my decision before 19 January 2023.

Joanne Ward
Ombudsman