

## **The complaint**

Miss B has complained about how QIC Europe Ltd (QIC) dealt with a claim under her home insurance policy.

References to QIC include companies and contractors acting on its behalf.

## **What happened**

Miss B contacted QIC when a leak from a toilet damaged her home. Miss B complained to QIC about some aspects of how the claim was being handled, including the scope of works and issues around the contractors. When QIC replied, it said it had already made arrangements to go through the scope of work, but accepted there were issues with delays for some parts of the claim. It offered £200 compensation.

This service then considered the complaint. Our investigator upheld it. She said there were delays with the claim and issues with how QIC required Miss B to communicate with it. She said she didn't think QIC had fully taken into account the impact on Miss B, including because of issues with the electrics and the condition of the property. She said QIC should pay a total of £500 compensation.

As Miss B didn't agree with the compensation amount, the complaint was referred 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.

Having done so, I uphold this complaint. I will explain why.

I have only considered issues that were complained about up to the date of QIC's final response letter. I'm aware that Miss B has raised further issues with QIC since that date, but I'm unable to consider those in this decision.

Based on what I've seen, Miss B was concerned about how her claim was being handled and had concerns about the service she was receiving from the start of the claim. QIC arranged for an inspection to be carried out so drying could commence. During the inspection, it was noted that Miss B had no electrics or heating. From what I can see, there was disagreement about an electrician being arranged and who should arrange this. For example, I note that Miss B told QIC by email that she wouldn't arrange an electrician until her home had been made safe and the damage assessed. QIC then arranged for an electrician to visit. Following this, Miss B continued to be concerned about a fishy smell in her home, which she thought suggested there was still a problem with some of the electrics. I'm aware that electrical testing was carried out a while later, which indicated there were issues with the electrics that required further investigation.

Looking at what happened, I also think there was confusion during the handling of this claim. I don't think it was always clear what work had and hadn't been carried out and what needed

to be confirmed as complete before the next part of the claim could progress. There were also issues and delays with agreeing the scope of works. Miss B also didn't want to correspond with QIC through its portal and instead wanted to do so by email. QIC has confirmed to this service that it would normally correspond via the portal, but that email could also be used.

Overall, I don't think the claim was well handled during the period I am looking at. Having thought about this carefully, I think QIC should pay a total of £500 for the distress and inconvenience caused to Miss B, which includes the £200 it previously offered, as I think this more fairly reflects the impact on Miss B.

### **Putting things right**

QIC should pay Miss B a total of £500 compensation, which includes the £200 it previously offered.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is upheld. I require QIC Europe Ltd to pay Miss B £500 compensation, which includes the £200 it previously offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 2 February 2023.

Louise O'Sullivan  
**Ombudsman**