

The complaint

Ms R has complained about how esure Insurance Limited (esure) dealt with a claim under her home insurance policy.

References to esure include companies working on its behalf.

What happened

Ms R had an escape of water at her home. esure accepted the claim. Ms R complained to esure about a number of aspects of her claim. She then complained to this service. Ombudsmen at this service issued two final decisions related to her claim. One requiring esure to pay £2,500 compensation and the other requiring esure to pay the cost of the alternative accommodation while Ms R was away from her home.

Ms R continued to be concerned about her claim, including delays and the quality of the works. So, she complained again to esure. When esure replied, it said some delays were due to Covid-19. It said the issue with the new floor that had been laid also needed to be resolved by the contractor's insurer. It listed some outstanding issues and said an update was awaited from a contractor or the repair had already been scheduled.

So, Ms R complained to this service. Our investigator upheld the complaint. He said there was evidence of avoidable delays, poor workmanship and poor communication. He said esure should pay £750 compensation.

esure replied and said it thought the compensation was excessive. Ms R said she didn't think the compensation was enough for the impact on her. So, the complaint was referred to me to make a 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.

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

I'm aware this service has dealt with two previous complaints about Ms R's claim. My decision won't cover any of the issues raised in those complaints. It will only consider the issues raised in the third complaint.

Ms R has described a range of issues she has experienced during her claim and the impact it has had on her, including the impact on her wellbeing and health. I've read all of the information provided, although I won't describe the full detail here.

It is clear there were a number of issues that remained outstanding when Ms R returned to her home. Some of these seemed to be due to poor workmanship, which meant some of the work needed to be redone or repaired. Ms R also seemed to have to regularly raise issues and chase for progress in getting them resolved. I'm aware Ms R has said she felt she

needed to project manage the works herself, due to the issues with esure and its contractors and that she said this also affected her ability to work. Although I don't think there was a specific requirement for Ms R to manage the claim herself, I think this indicated the impact the claim, which had started more than two years earlier, was having on her.

Ms R was also concerned by the attitude of the contractors who were working in her home and that they also didn't treat her home or possessions with appropriate respect. For instance, she has described items that were of great sentimental value to her being damaged. I can't say for certain what happened during some of the conversations with the contractors in her home. However, I can see that she raised concerns at the time about how she was spoken to and the way the contractors were acting in her home.

I can see that Ms R was greatly affected by the claim remaining ongoing well beyond when it had been expected to be closed. I can understand that she was concerned that esure didn't seem to be taking steps to progress the claim in a timely manner or to ensure that works were to an appropriate standard. I'm also aware that Ms R explained that the ongoing issues with the claim affected the use of her home, including her ability to mark significant events in her life and those of her family.

Having thought about this carefully, I think esure should pay Ms R £750 compensation because of the distress and inconvenience caused to her. I'm aware that this is significantly less than Ms R would like in compensation, and more than esure thinks it should have to pay. However, looking at what happened, I think this is a fair amount to reflect the impact of the issues that were part of this complaint.

Putting things right

esure should pay Ms R £750 compensation.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require esure Insurance Limited to pay Ms R £750 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 27 February 2023.

Louise O'Sullivan
Ombudsman