

## **The complaint**

Mrs W is unhappy with Ageas Insurance Limited (Ageas) repair works following a subsidence claim on her home insurance policy.

## **What happened**

The background of this complaint is well known to both parties. So, I'll summarise the key points I've focused on within my decision.

- In July 2021, Mrs W made a claim on her policy for suspected subsidence.
- In November 2021, a schedule of works was prepared with an anticipated timeframe of Mrs W being out of her home for six days.
- However, due to communication issues the works were delayed and didn't re-start until March 2022.
- Ageas say all works have now been completed and a cash settlement was provided for redecoration works.
- Mrs W isn't happy with the quality of repairs and has said due to health and safety issues with the stairs and floor she has not been able to get the stairlift reinstated. There's also been problems with internal doors not closing and there are still external cracks related to the drain that was the cause of the subsidence.
- Mrs W says she was told it will level out when it dries out however this was over a year ago and it still hasn't happened. She would like the work to be completed properly.
- Our Investigator upheld the complaint. She wasn't satisfied that Ageas had addressed the quality of the repairs and recommended it re-visit the property to review the standard of works. She also directed it pay Mrs W £250 for the distress and inconvenience due to the delays.
- Ageas didn't respond to our Investigator's view of the complaint, and when it was told it was being passed to an Ombudsman, it said it would await the outcome.
- So, the complaint has been passed to me, an Ombudsman to make 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.

There is no dispute that there were delays and communication issues with Ageas's contractor which meant there was around three months of avoidable delay. I can see Mrs W is vulnerable and she had to chase for updates to get this claim moving as well as some repairs having to be re-addressed. I'm satisfied that these delays have had an impact on Mrs W and direct Ageas to pay £250 for the trouble and upset it has caused her.

Mrs W has been left in a vulnerable situation in that her stairlift hasn't been re-installed. She has been unable to lay carpet etc. as the floors are still uneven and internal doors not closing.

I therefore agree with our investigator that I can see benefit in Ageas re-attending Mrs W's home to review the standard of work and address her concerns about the doors not closing correctly, the uneven floors and external cracking.

Given there hasn't been a review of the work, and I've not been given any expert opinions on the quality of the work from Mrs W, I'm conscious there will need to be further investigations to see what works need to be carried out. I'm directing Ageas to reassess the damage in line with its obligations to settle the claim promptly and fairly and ensure that any repair is effective and lasting.

Should this matter not be resolved to Mrs W satisfaction she may be entitled to bring this matter back to this Service as a new complaint.

### **Putting things right**

I direct Ageas Insurance Limited to:

- Pay Mrs W £250 compensation for the distress and inconvenience. Ageas must pay the compensation within 28 days of the date on which we tell it Mrs W accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the date of my final decision to the date of payment at 8% a year simple.
- Reassess the repairs in line with its obligations to settle the claim promptly and fairly and ensure any repair is effective and lasting.

### **My final decision**

For the reasons given above I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 18 April 2023.

Angela Casey  
**Ombudsman**