

The complaint

Mr and Mrs P complain about how Covea Insurance plc handled their claim on their home insurance.

What happened

Mr and Mrs P had home insurance with Covea. In August 2021 they made a claim after they discovered an escape of water from their bathroom that was causing damage to the rooms below it. Covea accepted the claim and appointed contractors to carry out the drying and repairs.

However the drying took longer than expected, in part due to a leak from the dryer itself. This meant the property wasn't completely dry until March 2022. However it then took some time for repairs to begin. In June 2022 Mr and Mrs P made a complaint as they were unhappy with how long the claim had taken to progress and the impact this had been having on their lives.

Covea upheld their complaint and offered £300 compensation to apologise for the delays and poor service. However Mr and Mrs P didn't think this was enough. They said they'd not been able to use their family bathroom throughout the time of the claim and had been unable to entertain guests due to the exposed brick and black mortar that remained in their lounge. They said they'd had to pay to host events at external venues at extra cost because of this and therefore thought Covea should pay more compensation to cover some of this cost. They brought their complaint to this service.

Our investigator considered the issues and recommended the complaint be upheld. He thought Covea should increase the compensation offered to a total of £500.

Mr and Mrs P didn't agree as they said they'd been having to use the en-suite bathroom in their son's room for a long period which had been inconvenient and they'd incurred costs for hosting events in external venues. They said they thought around £2,000 would be more suitable to go towards covering these costs. They asked for the complaint to be reviewed by an ombudsman.

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.

When an escape of water occurs at a property, it will usually cause a certain level of distress and inconvenience. Parts of the home may be unusable for a period of time and there will be disruption due to the necessary drying and repairs. When looking at this complaint, I can't hold Covea responsible for the distress and inconvenience that naturally occurs due to the escape of water. Instead I look at whether it caused any additional distress and inconvenience due to how it's handled the claim, that could have been avoided.

Here, the claim has taken much longer to resolve than I would have expected. By July 2022,

when Covea responded to the complaint, repairs had only just begun. That's nearly a year after the claim was first raised.

I've looked at the timeline of the claim and I agree Covea and its contractors have caused some of this delay. For example the drying shouldn't have taken seven months to complete and this was due to a leak from a faulty dryer and slow progress in getting the dryers installed initially. Further, once drying had completed, the claim didn't progress as promptly as I'd expect in the months that followed. And while there were some issues with contacting Mr and Mrs P, this appears to be largely due to Covea and its contractors inactivity.

Due to this I agree this claim has been handled badly and that Covea has caused unnecessary delays of a number of months. So I've considered the impact of this.

Mr and Mrs P have said the whole family has had to use the en-suite bathroom in their son's bedroom throughout this time. And I agree this would be inconvenient. Further their house has been damaged so they've felt they've not been able to have guests round as they usually would. And there has been disruption from the dryers being in place for longer than expected and the subsequent additional leak from one.

While this impact is the unfortunate impact of an escape of water claim, as I agree Covea has delayed the claim I therefore think its caused Mr and Mrs P to live in these conditions for longer than they should have done. Which will have caused them additional distress and inconvenience. Due to this, and based on our approach to other similar cases, I think our investigator's recommendation of £500 compensation is a fair one.

I've considered what Mr and Mrs P have said about the costs of hosting events at external venues. And while I understand their reasons for doing so, I don't think it would be fair to ask Covea to cover these. While Mr and Mrs P may not have felt comfortable hosting events at the property, it was their choice to pay to do these elsewhere. And not an essential cost due to the claim or delays. I therefore won't ask Covea to contribute to these costs.

My final decision

For the reasons I've given, I uphold Mr and Mrs P's complaint and direct Covea Insurance plc to pay them a total of £500 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P and Ms P to accept or reject my decision before 30 March 2023.

Sophie Goodyear
Ombudsman