

The complaint

Mr H and Mrs H have complained about the service provided by Royal & Sun Alliance Insurance Limited (RSA) under a home emergency policy.

What happened

Mr H and Mrs H contacted RSA to make a claim under a home emergency policy. RSA said it couldn't find the policy. Mr H and Mrs H were able to register the claim a couple of days later and an engineer then visited.

Mr H complained to RSA. He said he received a phone call from RSA about his complaint but didn't then hear anything further. So, Mr H complained to this service. Our investigator upheld the complaint. She said it wasn't possible to determine if the delay in finding the policy was reasonable or not, but that it would have been concerning for Mr H and Mrs H when they had a home emergency. She also said Mr H and Mrs H seemed to receive poor service in relation to their complaint. She said RSA should pay £100 compensation.

RSA didn't reply to our investigator's findings. So, 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.

Mr H and Mrs H contacted RSA to make a home emergency claim. RSA hasn't explained why it couldn't locate the policy. I can't say whether it was reasonable that there was an issue with finding the policy. However, I think RSA's lack of explanation about this to Mr H and Mrs H and the delay in sending an engineer will have caused them concern. Mr H also complained about this and, although he said he did receive a phone call from RSA, he didn't then hear anything further. Again, I think this will have caused concern about the policy and whether Mr H received a fair and timely response to his home emergency call.

Based on the information available to me, I uphold this complaint. I require RSA to pay Mr H and Mrs H £100 compensation for the poor service it provided.

Putting things right

RSA must pay Mr H and Mrs H £100 compensation.

My final decision

For the reasons I have given, it is my final decision that I uphold this complaint. I require Royal & Sun Alliance Insurance Limited (RSA) to pay Mr H and Mrs H £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H and Mr H to

accept or reject my decision before 24 April 2023.

Louise O'Sullivan
Ombudsman