

The complaint

Mr D complains about how U K Insurance Limited trading as Prudential Home Insurance (UKI) handled his claim on his home insurance policy.

What happened

Mr D had home insurance with UKI. In 2020 he made a claim for subsidence. It accepted the claim and investigated the cause. This was identified as some trees which were eventually removed.

In the time up until January 2022 the claim progressed slowly, and Mr D wasn't happy with some of the work carried out, or that his property had stabilised. He made some complaints during that time. In January 2022 UKI responded to his complaint agreeing to carry out a further six months' monitoring, taking readings every four weeks.

However by the end of the year Mr D wasn't happy with how the monitoring had been carried out. He said it had been delayed at the beginning and he hadn't received four week updates as promised.

He made a complaint which UKI upheld. It offered £350 compensation to apologise for the delays. However Mr D didn't think this was enough, so he brought his complaint to this service.

Our investigator recommended the complaint be upheld. She thought UKI should offer an additional £150 compensation due to the impact the matter had had on Mr D.

Mr D accepted our investigator's outcome, however UKI didn't. It said it thought the £350 compensation already offered was enough for the short delay it had caused. It 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.

Mr D has made a number of complaints throughout this claim, which he hasn't escalated to this service and is now out of time to do so. That means as part of this decision I can only consider issues raised in his most recent complaint, responded to by UKI in December 2022. And I can't consider the issues included in the complaint response issued in January 2022.

However, while I can't consider events before January 2022, I have taken regard of the claim journey before this date. As I consider the context of these events to have an impact on the appropriate outcome of this complaint.

UKI has accepted that it caused some delays to the monitoring at Mr D's property. And that this has caused a delay to confirming whether his property is stable and move on to the resolution of his claim.

The additional monitoring was agreed in response to a previous complaint from Mr D. The letter stated:

'This monitoring will last for a period of, at most, six months and we'll review it monthly. If this confirms the floor slab is stable, then we'll be happy to move to repairs. If it doesn't, we'll be able to decide on the most appropriate next steps'

The letter was issued on 21 January 2022. So I think it reasonable for Mr D to assume that UKI would be in a position to move to the next stage of repairs by around July or August that year.

However I can see from the notes and timeline provided by UKI that there was an initial delay in the monitoring starting. And it didn't begin until the end of March. Further, at this stage monitoring didn't include a point on the kitchen floor, which was one of Mr D's key concerns. And this wasn't added until July 2022.

Additionally, Mr D was told monitoring results would be available every four weeks. And I can see UKI's comments in their notes and emails from the case that *'The promise of every 4 weeks isn't feasible and shouldn't have been made.'* So it's clear it didn't appropriately manage Mr D's expectations when laying out how it would proceed in its final response of January 2022.

Based on this, I think UKI has caused around five months of delays during this period. It said in its final response that monitoring would take around six months, but due to delays by its contractors, this wasn't completed until the end of the year.

Mr D had already dealt with a difficult claim that had been ongoing since 2020. And this series of monitoring had been in response to one of his complaints. How long the monitoring takes also dictates when the next steps in the claim can be taken. So this five month delay meant that he had to wait more time to get a resolution to the claim.

Further, due to the errors and delays, I can see Mr D had to contact UKI more times than he should have done. This would have been distressing and inconvenient. And, due to the issues he had experienced already in the claim, I think this would have had a more significant impact on Mr D.

Mr D has also explained about the impact the matter has had on his wife's health. And I can understand this would have made the situation even more distressing. UKI has said it wasn't aware of his wife's conditions, and I've not seen any evidence that it was made aware.

However it was aware that Mr D had already had a difficult claim journey and that this remedy was as part of a complaint response. So I'd expect it to be aware that any further issues would likely have a great impact on Mr D.

Based on this I agree with our investigator's recommendation that UKI should pay an additional £150 compensation to make a total of £500 to resolve this complaint.

My final decision

For the reasons I've given, I uphold Mr D's complaint and direct U K Insurance Limited trading as Prudential Home Insurance to pay an additional £150 compensation, bringing the total to £500 for this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 10 October 2023.

Sophie Goodyear
Ombudsman