

The complaint

Mrs B has complained about how Zurich Insurance PLC (Zurich) dealt with a claim under her home insurance policy.

What happened

Mrs B contacted Zurich to make a claim following a flood at her home. As the claim continued, Mrs B raised some complaints as she was concerned about a range of issues, including the alternative accommodation and communication issues. Zurich responded to the complaints.

Mrs B complained again as she remained concerned about her accommodation, communication issues and the repairs being carried out. When Zurich replied, it accepted there had been issues with progressing the claim. It offered £600 compensation.

When Mrs B complained to this service, our investigator upheld it. She agreed with the £600 compensation offered, but said Zurich needed to ensure Mrs B had input into the kitchen choice, that the repairs were appropriate to Mrs B's needs, that Mrs B remained in temporary accommodation without her being asked to cover the costs and that the works were completed in a reasonable timeframe

Following our investigator's findings, Mrs B asked that the complaint be referred to 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.

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

I'm aware that Mrs B has raised a number of complaints with Zurich. Having looked at this, I'm satisfied that the complaints Zurich replied to on 10 December 2021 and 28 March 2022 weren't referred to this service in time. So, I won't be looking at the issues raised in those complaints. However, I'm able to look at the issues raised in the third complaint up until the date on which Zurich issued its final response, which was for the period between 29 March 2022 and 28 October 2022. So, that is what my decision will focus on.

I'm aware this has been a lengthy claim and that aspects of the claim have been difficult for Mrs B, but I was also sorry to learn of Mrs B's personal circumstances, which I'm aware have also impacted her.

Mrs B was concerned that she was being chased for payment for the alternative accommodation she had moved into while the claim was ongoing. When Zurich replied to the complaint it said it would raise this and the issues with the kitchen to the loss adjusters. Since the complaint has been with the service, Zurich has confirmed that it will cover the cost of the accommodation, which I think is reasonable in the circumstances. However, I'm

also mindful that it, understandably, caused Mrs B concern to have a lack of certainty about her accommodation and whether Zurich would pay for it.

Mrs B was also concerned that her kitchen wasn't being replaced on a like for like basis. I'm aware that at the time the complaint was raised Mrs B hadn't chosen the kitchen materials. Zurich has since confirmed that its contractors would create a quote for the work that Mrs B could then consider and provide comments if she thought it wasn't appropriate. I think that was reasonable in the circumstances.

Mrs B was also concerned about the flooring as she had been told it would have a lip. Due to her personal circumstances, this wasn't appropriate for Mrs B's needs. Zurich has since confirmed to this service that the flooring will be level, which I think is a reasonable resolution in the circumstances.

Mrs B also complained about Zurich's communication and said it had caused delays. Zurich said Mrs B was responsible for the delays. I've seen that Mrs B had to chase Zurich for responses on issues during the claim, including reports and the schedule of work, and that it didn't always contact her to discuss issues when it said it would. From the information available to me, I think there were some issues for which Zurich was responsible. I'm aware Zurich offered Mrs B £600 compensation for the poor service received. In the circumstances, I think that was fair to recognise the impact on her for the issues that arose during the period this complaint covers.

I'm aware Mrs B was also concerned about more recent issues on the claim. However, they don't form part of the timeframe I've looked at and I'm unable to comment on these. Based on everything I've seen, I uphold this complaint and require Zurich to take the actions described below.

Putting things right

Zurich should ensure it has paid the £600 compensation it offered. It should also pay Mrs B's alternative accommodation costs, discuss the kitchen quote with her and give her input before offering settlement and ensure the flooring is appropriate, taking into account Mrs B's needs. Zurich should also continue to monitor and progress the claim in a timely manner.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require Zurich Insurance PLC to:

- Pay Mrs B the £600 compensation it offered if it hasn't already done so.
- Ensure it pays the accommodation costs while Mrs B remains in alternative accommodation.
- Ensure it discusses the kitchen quote with Mrs B and allows her input before offering a settlement.
- Ensure the repairs to the floor are appropriately carried out and take into account Mrs B's needs.
- Continue to monitor and progress the claim in as timely a manner as possible

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 1 June 2023.

Louise O'Sullivan
Ombudsman