

The complaint

Mr F has complained that repairs carried out following a claim under his home insurance policy require rectification. Mr F made a claim for an escape of water to AXA Insurance UK Plc.

What happened

In July 2021 Mr F made a claim to his insurer, AXA. AXA accepted the claim and arranged for repairs to be carried out to Mr F's home.

Mr F identified cracks to tiles in his bathroom and contacted AXA. He raised his concerns with AXA and the Loss Adjuster appointed by AXA in February 2022. Unhappy with the lack of response, he raised a complaint.

In September 2022 AXA upheld Mr F's complaint. To resolve it, AXA agreed to liaise with the LA to put a plan in place to correct the failed repairs. AXA promised it would arrange this as a matter of urgency and to ensure the repairs were effective and long standing, preventing the need for further rectification repairs.

For the distress and inconvenience caused, AXA paid Mr F £200 compensation.

In October 2022 Mr F told us he hadn't heard from AXA or the LA with a plan for repairs.

In January 2023 our Investigator issued his view. He'd asked Mr F to obtain a quote for the rectification repairs from his preferred contractor in light of the lack of updates from AXA.

The Investigator recommended AXA pay Mr F a cash settlement equivalent to the quote and provided AXA with a copy of it. This meant Mr F could make his own arrangements with his preferred contractor for the repairs to be completed.

The Investigator thought the compensation AXA had paid was reasonable.

Both Mr F and AXA accepted the Investigator's view. So the Investigator closed the case.

In March 2023 Mr F contacted us to say he hadn't received any further response from AXA.

Our Investigator chased AXA but didn't receive a reply. So the case has been passed to me for 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.

The assessment by the Investigator isn't in dispute, and the complaint is well known to both parties, so I don't intend to repeat it here.

Both parties accepted the Investigator's view. On 8 February 2023 AXA apologised for its delayed response and agreed to pay Mr F a cash settlement equivalent to the quote he provided in January 2023.

However, it hasn't responded to Mr F since - or to this service to provide an update despite our requests. It isn't clear why AXA hasn't settled Mr F's claim as it agreed to.

So I'm upholding Mr F's complaint and the remedy is set out below.

My final decision

My final decision is that I uphold this complaint. I require AXA Insurance UK Plc to pay Mr F a cash settlement equivalent to the quote provided in January 2023 to carry out rectification repairs.

If Mr F has already paid for such repairs, AXA should pay interest on the settlement from the date Mr F paid to the date of reimbursement at a rate of 8% simple interest a year.

AXX Insurance UK Plc must pay the award within 28 days of the date on which we tell it Mr F accepts my final decision. If it pays later than this it must also pay interest on the award from the date of my final decision to the date of payment at a simple rate of 8% a year.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 7 July 2023.

Geraldine Newbold
Ombudsman