

## **The complaint**

Mr F complains Ageas Insurance Limited handled his home insurance claim poorly.

## **What happened**

In December 2022 Mr F made a theft claim against his Ageas home insurance policy. Items of jewellery had been stolen. Mr F, unhappy with a lack of progress and responses to his requests for updates, complained to Ageas. It apologised for providing a poor service. It explained it was due to high demand on its claim handling operations. It offered £100 compensation – and agreed to provide weekly updates. Mr F wasn't satisfied with the amount of compensation offered so came to this service.

Our Investigator felt Ageas was responsible for poor communication and around three months of avoidable delay. She said the compensation already offered wasn't enough to recognise the impact on Mr F. So she recommended it pay a total of £250 compensation – an additional £150. Ageas accepted that outcome. But Mr F felt that sum didn't reflect the unnecessary stress and inconvenience experienced. So the complaint was passed to me to decide.

## **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.

Ageas has already accepted responsibility for delay and poor communications. So I've considered the impact of that. Making repeated calls and requests for updates to Ageas was no doubt an inconvenience for Mr F. And requests not being responded to will have been distressing. In addition Mr F says the lack of progress on the claim caused his wife distress and affected her health, which I accept caused him upset.

I'm aware that Ageas' poor service will likely have compounded the already distressing experience of being burgled. But I'm satisfied the current proposal of £250 compensation is reasonably recognises the impact of Ageas' mistakes.

## **My final decision**

For the reasons given above, I require Ageas Insurance Limited to pay Mr F a total of £250 compensation (including £100 already offered).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 31 October 2023.

Daniel Martin  
**Ombudsman**