

The complaint

The executors for the estate of Mrs N complain about Covea Insurance plc's handling of a property owners insurance claim.

Any reference to Covea includes the actions of its agents.

What happened

The late Mrs N's property was covered under an insurance policy held with Covea. A claim was made following an escape of water in December 2022. Covea accepted the claim and appointed a loss adjuster to deal with the matter on its behalf.

The executors later complained to Covea about delays with the claim, and the service provided by the loss adjuster. Covea accepted there had been some delays, and that the executors hadn't received appropriate communication throughout the claim. It also accepted that debris had been left in the garden and the property. Covea apologised and offered £150 compensation for this. Unhappy with this offer, the executors brought a complaint to the Financial Ombudsman Service.

Our investigator didn't recommend the complaint be upheld. She didn't think Covea or its loss adjuster has caused any avoidable delays. She noted Covea had offered the executors £150 compensation for the poor service. She pointed out that the Financial Ombudsman Service cannot require a financial business to pay compensation for stress and upset to an estate.

The executors didn't accept our investigator's findings, and so the matter has been passed to me for a 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.

Having done so, I agree with the conclusions reached by our investigator for the following reasons:

- It's apparent that the executors were frustrated with the time taken for Covea to progress to repairs. It does seem as though the schedule of work took a long time to be provided, but I don't think this affected the repairs. I say that because the property was still drying at that time, and repairs couldn't take place until this was completed.
- The executors say Covea didn't arrange for drying to start until 25 January 2023. However, this was only around a week after Covea had accepted liability for the claim. So I don't think this was delayed.
- Covea accepts that debris was left in the garden and within the property. I understand this was due to a delay in obtaining a license for the skip.

- I think the loss adjuster's communication with the executors could have been better. The executors often had to ask for updates. I see that Covea recognised this, and therefore appointed a surveyor to oversee matters. That seems reasonable to me, and the schedule of works was provided once a second survey was arranged by the surveyor.
- One of the executors has explained how the claim has left him feeling extremely stressed and upset. Though as our investigator has explained, we can't compensate an executor for any impact to them personally when representing an estate.
- Covea has offered the executors £150 compensation for the problems with the claim. The executors should contact Covea directly if they wish to accept this.

My final decision

My final decision is that I don't think Covea Insurance plc needs to do anything to settle the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs N to accept or reject my decision before 11 March 2024.

Chantelle Hurn-Ryan
Ombudsman