

## **The complaint**

Miss P has complained about the way HDI Global Specialty SE (“HDI”) have handled a claim she made under her home insurance policy.

For simplicity I will just refer to HDI, but this includes its agents.

## **What happened**

The details of this complaint are well known to both parties. In summary Miss P claimed following an escape of water causing damage to her home in November 2021. HDI accepted the claim but progress was slow and Miss P had to chase repeatedly for updates. HDI ultimately requested a surveyor attend the property to fully assess the damage and prepare another report. Miss P was unhappy as reports had already been prepared and the damage not repaired.

Our investigator recommended that the complaint be upheld. She thought it was reasonable for a surveyor attend but noted that there had been long delays and felt compensation was due. She felt that £750 was appropriate. HDI had previously offered £250 but agreed to the investigator’s recommendation.

Miss P didn’t agree. She felt strongly that the damage was caused by a flooding issue and not a dampness issue. She said that there was damp underneath the floorboards that needed to be dried out. She explained that the ingress was with contaminated water which had a funny smell. She didn’t feel it was necessary or fair for there to be a further report at this stage, so long after the original incident. She reiterated the work that needed doing needed doing and that three qualified people from the business had confirmed this.

As no agreement has been reached the matter has been passed to me to determine.

## **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.

I’m aware I’ve summarised the background to this complaint, no discourtesy is intended by this. Instead, I’ve focused on what I find are the key issues here. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there’s something I haven’t mentioned, it isn’t because I’ve ignored it. I’ve fully reviewed the complete file and considered the representations made by Miss P. For the following reasons I agree with the conclusion reached by the investigator:

- It is clear that this issue has been going on since November 2021. Miss P complained in December 2022 because she was unhappy with HDI’s request for a surveyor to visit her property and report on the water ingress. HDI explained it had concerns as it appeared there was more than one source of water ingress. A surveyor would enable HDI to determine the appropriate means of progressing Miss P’s claim. I understand why Miss P wasn’t happy with this request after so long, but I

find that it is reasonable and that an expert report is needed in order to resolve the issue of causation and progress the claim. I hope that this can be arranged expediently in order to move matters forward at pace.

- However I'm satisfied that there had been delays in proactively progressing Miss P's claim. This has caused her frustration, distress and inconvenience. She is living with the damp caused by the water ingress which in turn she advises causes a bad smell. HDI recognised that there had been delays and offered compensation in the sum of £250. Like our investigator I agree that £750 is merited here and I'm pleased to note that HDI has agreed to this.
- I have noted Miss P has other concerns, but this decision is limited to the issues responded to by HDI in its final response of February 2023.

### **My final decision**

My final decision is I uphold this complaint. I require HDI Global Specialty SE to pay Miss P £750 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 8 September 2023.

Lindsey Woloski  
**Ombudsman**