

## **The complaint**

Mr S complained about the customer service he received from Royal & Sun Alliance Insurance Limited ("RSA") under his home emergency policy.

## **What happened**

Mr S made an emergency claim one evening when he noticed water leaking through his light fitting. He was anxious as he was due to go on holiday one and a half days later.

RSA said it would call back within four hours, but it didn't so at 1am Mr S went to bed and chased up the claim early the following morning. RSA took around four hours to respond. It said it wouldn't have been able to deploy workmen during the night anyway and then said it didn't have any workmen available to dispatch that day. So, RSA told Mr S to appoint his own contractor and it would refund reasonable expenses. But Mr S couldn't find anyone willing to visit in the half day he had remaining before he went on holiday.

RSA unsuccessfully tried to contact Mr S whilst he was on holiday. When he returned, Mr S spoke to RSA and told it he was struggling to find a tradesman. This kicked off an internal process within RSA, which led to one of its contractors declining the claim as it didn't think the claim was an emergency.

Our investigator decided to uphold the complaint. She thought RSA was fair in offering Mr S the option of getting his own contractor. But, she didn't think RSA had provided a reasonable customer service and she thought RSA should deal with the claim. RSA disagreed, so the case has been 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.

Since our investigator reviewed the complaint, RSA has dealt with the leak – so, I won't consider this part of the complaint as it's now been resolved. However, I do think the service provided by RSA has fallen below the standard I'd expect, so I'm upholding this complaint. I'll explain why.

I think RSA was slow and ineffective in the initial way it dealt with the call from Mr S. RSA failed to respond initially within four hours, which led to Mr S staying up late until the early hours of the morning for no reason. I think this is poor service. Even after this failure, when Mr S tried to progress the claim the following morning, he had to wait a further four hours before getting any resolution. I think the resolution for Mr S to secure his own contractor was a fair one and in line with what the policy sets out. However, due to the delays from RSA it left Mr S with too smaller a window to secure a tradesman before his holiday. I think the failure to get a temporary repair completed before Mr S went on holiday would've caused him unnecessary distress.

I appreciate RSA tried to progress things whilst Mr S was on holiday. But I don't think it's

unexpected that Mr S chose to ignore calls whilst he was away. He contacted RSA immediately on returning home. Unfortunately, this contact with RSA set off a sequence of events led to its contractor trying to decline the claim. I think this is unreasonable, given RSA had already accepted the claim. I understand RSA has argued why this was, but again all I think this does is highlight Mr S' poor experience during the claim.

I'm pleased RSA has apologised. However, I think it should do more to put things right. For the distress and inconvenience caused and explained in my reasoning, I require RSA to pay Mr S £100 in compensation. I would've expected RSA to set clearer expectations at the first contact point. I also think with the looming holiday deadline, RSA should've either scheduled an appointment the next day with a workman or offered for Mr S to get his own, providing him more time to find someone and get the work done.

### **My final decision**

My final decision is that I uphold this complaint. I require Royal & Sun Alliance Insurance Limited to pay Mr S:

- £100 compensation – for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 17 October 2023.

Pete Averill  
**Ombudsman**