

The complaint

Mr and Mrs M complain that U K Insurance Limited (UKI) handled their home insurance claim poorly.

What happened

Mr and Mrs M have home insurance with UKI. They made a claim for water damage to their property in October 2022. The bulk of the claim was the subject of a separate case, which has previously been decided by another ombudsman. That means my consideration of what may or may not have gone wrong is very limited in scope.

This case relates to issues arising from July 2023 to October 2023, when UKI says the works were completed after a cash settlement had been paid.

An investigator looked into that time period and found that UKI hadn't acted inappropriately. He said he couldn't revisit issues that had happened earlier and already been decided upon.

Mr and Mrs M didn't agree, so the case has been 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.

I'm sorry to disappoint Mr and Mrs M, it's clear this matter has been distressing for them and that the claim wasn't handled in the way they'd hoped. But, as explained, most of what Mr and Mrs M have said is in relation to the earlier part of the claim. As that was considered under a different case, I can't revisit it.

So, I'm afraid my decision here is going to be short and to the point. That isn't intended as any disservice to Mr and Mrs M, it's just that my hands are somewhat tied.

Given the limited period on which my review has focussed, I can't see that UKI needs to pay any further compensation. They paid £1,000 in relation to the earlier claim handling.

It seems to me that that is what Mr and Mrs M remain unhappy with, since their response to the outcome on this case refers to *"the very beginning of the claim"* and *"the first 3 months"*.

Having reviewed UKI's records for the more recent time period, I didn't find any fault that I could make a further compensatory award for. I'm well aware that Mr and Mrs M would like the whole experience to be reviewed again, but I'm afraid that just isn't possible.

My final decision

It is my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs M to accept or reject my decision before 30 September 2024.

Will Weston
Ombudsman