

The complaint

Mrs T complains that esure Insurance Limited caused delays when progressing a claim under her home insurance policy.

What happened

In November 2022, Mrs T made a claim under her home insurance policy for storm damage. esure accepted the claim and asked Mrs T to provide quotes for the repairs – which she did. But despite chasing, Mrs T didn't hear back from esure regarding the claim settlement.

Because of this, Mrs T had to pay for the repairs herself in order to protect her property from further damage. This left her in financial difficulty, and she had to borrow money from family members. Mrs T tells us that her mental health suffered as she was distressed about how she'd pay the contractors for the work they completed.

In addition to not receiving her claim settlement, Mrs T hadn't received a decision from esure on whether it would repair or replace her suite. This delayed the remedial works and the cleaning of the floor.

In March 2023, esure told Mrs T it had authorised the claim settlement in December 2022, and it wasn't sure why she hadn't been paid. It sent her the money later that month including the claim settlement for the suite.

Mrs T raised a complaint and in June 2023, esure offered £150 compensation to put things right, which Mrs T accepted. But after several months of chasing, she hadn't received payment so she brought her complaint to our service.

Unfortunately, esure hasn't engaged with us, despite many emails sent to them since September 2023. And throughout this time, Mrs T still hasn't received the compensation offered to her. In light of the poor service Mrs T has received from esure both during her claim and complaint, our Investigator recommended that esure increase the compensation offered to £400.

Mrs T has accepted this outcome, but esure didn't respond. So the complaint has been passed to me for a final 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.

It's not in dispute that esure caused unnecessary and avoidable delays in processing Mrs T's claim. So I don't need to make a finding on whether or not esure did something wrong here – it did. What I need to decide is whether it's done enough to put things right.

I've thought about the impact Mrs T suffered as a result of these delays. I've no doubt this would've been a stressful situation for her, having contractors in her home that she wasn't

sure how she'd pay. And having to borrow money to do so. In addition, she had the inconvenience of having to continuously chase esure and its agents.

These delays continued for four months. And when she finally thought she had a resolution to the situation, esure failed to honour its offer of compensation. To date Mrs T is yet to receive payment. This has meant Mrs T has been subjected to additional stress of many months, and unable to move on from this poor experience.

With that in mind, I agree with our Investigator that the compensation offered should be increased. And I'm satisfied £400 fairly reflects the impact Mrs T has suffered as a result of esure's actions.

My final decision

For the reasons I've explained, I uphold this complaint and direct esure Insurance Limited to pay Mrs T compensation of £400. Payment must be made within 28 days of Mrs T's acceptance of this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 27 February 2024.

Sheryl Sibley
Ombudsman