

The complaint

Ms B has complained about how Accredited Insurance (Europe) Ltd ('Accredited') dealt with a claim under a home insurance policy.

What happened

Ms B made a claim following water damage to her home. Accredited accepted the claim. Ms B later complained. When Accredited replied, it said it could have been more proactive in moving the claim forward. It also said it had agreed to fit vanity base units and to contribute 50% of the cost of the wall units and their fitting. It said it was awaiting the costs to make the payment. It offered £150 compensation due to the lack of contact.

Ms B complained to this service. Accredited also told this service about another complaint Ms B had raised. It said Ms B had said a contractor carried out poor quality repairs and caused damage. Accredited told this service it would normally arrange a visit but that Ms B had told them all the necessary repairs had been done. So, it was unable to view it. However, it offered a further £150 compensation.

When our investigator looked at the complaint, he said Accredited's offer to pay a 50% contribution towards the undamaged units and their fitting was fair, along with £150 compensation. For the complaint about the quality of the repairs, he said although Accredited had offered £150 compensation as Ms B had sorted the problems out herself, Ms B said she hadn't fixed the issues. Our investigator said he thought it was fair that Accredited inspect the damage and that it should then tell Ms B what it proposed to do.

Both parties initially accepted this outcome. However, Ms B then asked that an ombudsman review the complaints. So, the complaints were referred to me.

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.

My decision is only about the issues raised in the two complaints I am considering and whether Accredited responded fairly and reasonably to them. I'm aware Ms B is still concerned about the condition of her home. But she would need to raise any ongoing or new concerns with Accredited in the first instance. Ms B also told this service she had complained to Accredited about the impact of the open claim on quotes from other insurers. However, I haven't seen evidence this was raised with Accredited, so this doesn't form part of my decision.

The vanity base units in Ms B's bathroom were damaged by the water leak. The bathroom wall units, which matched the base units, were undamaged. The policy didn't include matching sets cover, which meant Accredited didn't need to pay the full cost of replacing undamaged items. However, Accredited offered 50% of the cost of replacing and fitting the undamaged items, which I think was fair. At the time Accredited responded to the complaint, it was awaiting costs from its contractor.

While the complaint was with this service, Accredited received the costs from its contractor. It said it would contribute to the cost of a three-drawer unit, WC unit, tall unit and two wall units. The total cost of these units, plus fitting and VAT was £2,565.60. So, 50% of the cost of this was £1,282.80. Based on everything I've seen, I think this is a fair settlement for the undamaged matching items and that Accredited should pay Ms B this amount. I also think the £150 compensation it offered in response to the complaint was fair.

Ms B's second complaint was about the quality of the work by a contractor, including damage she said he caused. This included splashing paint and plaster on a shoe cabinet, an unpainted doorframe and damage to a door. Accredited told this service it was unable to review these issues as Ms B had told it she'd sorted them herself. Instead, it offered Ms B £150 compensation. Ms B told this service she hadn't fixed the issues. Ms B said she had uploaded photos of the damage on Accredited's portal. So, there seems to have been a misunderstanding here. I'm also aware Accredited has said its offer to resolve the complaint was based on the information available to it at the time.

Based on the information provided to this service, our investigator said Accredited should arrange with Ms B to inspect the damaged items and repair issues. And that it should then explain to Ms B how it proposed to deal with any issues. Accredited agreed to do this given that Ms B had now explained that the repairs hadn't been carried out. Looking at the issues Ms B raised and that it now seems the issues haven't been dealt with, I think this is a fair way to deal with any outstanding issues. If Ms B has concerns about the visit or what Accredited proposes as a settlement, she would need to raise this with Accredited in the first instance.

Putting things right

Accredited should pay £1,282.80 for the undamaged units and the £150 compensation it offered. It should also arrange to inspect the repairs and any damage Ms B said its contractor caused and explain to Miss B how it proposes to deal with any issues.

My final decision

For the reasons I have given, it is my final decision that what Accredited Insurance (Europe) Ltd has offered or agreed to do to resolve the complaints is fair in all the circumstances. So, my decision is that it should:

- Pay £1,282.80 as a cash settlement for the undamaged bathroom units.
- Pay the £150 compensation it offered as part of that complaint, if it hasn't already done so.
- Arrange to inspect the repairs carried out under the claim and the damage Ms B said its contractor caused and then explain to Ms B how it proposes to deal with any issues.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 21 March 2024.

Louise O'Sullivan
Ombudsman