

## **The complaint**

Miss P has complained about how QIC Europe Ltd (QIC) dealt with a claim under a home insurance policy.

## **What happened**

Miss P contacted QIC in December 2022 to make a claim under her home insurance policy. She later complained because of delays to the claim caused by QIC and its contractors. Miss P then complained to this Service. An ombudsman upheld the complaint and said QIC needed to pay compensation.

Miss P complained to QIC again about the continued delays with her claim. When QIC replied, it explained its understanding of why there had been further delays with the claim and said it was clear the relationship between Miss P and QIC's contractor had now broken down. It said that if a new contractor was appointed that there would likely be a long lead time. However, this would be discussed during a site visit with its in-house surveyor that was due to take place. It offered £300 compensation for the delays in its contractor progressing the claim.

Miss P asked this Service to look at her complaint. She said QIC had tried to blame her for much of the delays, but this was untrue. She said it was the contractors who were the cause of the delays, including that they didn't always turn up and often worked short hours when they did. Following this, our Investigator asked QIC to review its position, including because its in-house surveyor had now visited.

When QIC replied, it accepted that its contractor had caused additional delays and increased its compensation offer to £500. It also said its surveyor had agreed to compile a new scope of works and to propose a cash settlement for the works.

Our Investigator explained to both parties how she thought the complaint should be resolved. She said the contractor had caused delays and their work wasn't to an acceptable standard. She said it was fair for QIC to allow Miss P to use her own contractors to finish the work. She also said QIC's increased offer of £500 compensation was fair in the circumstances.

Miss P said she thought the impact on her had been much greater financially and personally. She asked for the complaint to be considered by 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.

Having done so, I uphold this complaint. I will explain why.

I'm aware of the circumstances of this claim, including the previous complaint Miss P raised, which another ombudsman has already issued a decision on. My decision is only about the issues covered by the new complaint, which is for the period from October 2023 onwards.

It's clear that this has been a lengthy claim. QIC has accepted that the relationship has broken down between its contractor and Miss P. It has now agreed to prepare a new scope of works and to pay a cash settlement to allow Miss P to arrange her own contractor. It asked Miss P to provide quotes for the work, which it would then consider. In the circumstances, I think that was reasonable to try and bring this claim to a close.

Looking at what happened during the claim period I've considered, Miss P was concerned about issues with contacting the contractors, that there were issues with the contractors' visits and the quality of their work. I think QIC and its contractors offered poor service and caused delays. Miss P has also described the impact on her, including on her daily life and mental health, of the prolonged claim, dealing with the contractors and her efforts to bring it to a close. I think some of these issues are resolved by QIC agreeing to pay a cash settlement. But, I've thought about the impact on Miss P more broadly because of the issues raised as part of this complaint. While the complaint was with the Service, QIC increased its compensation offer to £500. Having thought about this carefully, I think that was fair to reflect the impact on Miss P and is in line with what I would have required it to pay if it hadn't done so. So, I think this is the amount it should pay.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is upheld. I require QIC Europe Ltd to:

- Put a cash settlement offer to Miss P to settle the claim, if it hasn't already done so.
- Pay Miss P a total of £500 compensation in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 18 October 2024.

Louise O'Sullivan  
**Ombudsman**