

The complaint

Mrs N has complained about the way Royal & Sun Alliance Insurance Limited (RSA) dealt with an Escape of Water (EOW) claim which she made under her home insurance policy.

Any reference to RSA in my decision includes its agents.

What happened

Mrs N contacted her insurer RSA to report damage caused by an escape of water from her bathroom. RSA settled Mrs N's claim. For part of the repairs, RSA arranged for Mrs N and her family to stay in alternative accommodation (AA).

Mrs N complained to RSA. She said it had caused delays and she was unhappy with some of the repairs.

RSA didn't uphold Mrs N's complaint. It said some of the delays were caused by Mrs N's request to delay works. It said when works began, the contractors discovered further works that caused unavoidable delay. RSA said its contractors agreed to install a replacement bath Mrs N bought – and carried out other non-incident related works as a goodwill gesture.

Although RSA didn't uphold the complaint, it agreed to pay Mrs N £100. It said it had already awarded £100 compensation for drying works that had been missed.

Mrs N remained unhappy and asked us to look at her complaint. Our Investigator thought RSA had done enough to resolve the complaint, taking into account the timeline of events and the non incident related works.

Mrs N didn't agree. In summary she says the £200 compensation RSA has paid her doesn't reflect the stress RSA caused. She says she and her family were inconvenienced when staying at a hotel. She says RSA's handling of the claim caused her to miss taking medication and she had to contact her GP.

So Mrs N wants an ombudsman 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.

The Investigator set out a detailed timeline in his view – and from Mrs N's response, she is broadly in agreement with it – but says some of the delays caused by RSA were avoidable.

When there is damage to a home, particularly caused by water or fire, it's reasonable to expect there to be considerable disruption and inconvenience to daily life. Unfortunately, I think this is inevitable.

I've looked at whether RSA's handling of the claim made an already disruption situation worse. Overall I think RSA has paid a fair level of compensation for the delay caused by failing to appoint a contractor to dry out Mrs N's home before completing repairs. But I think other delays were outside of RSA's control and the claim was handled within a reasonable period of time. I understand that staying in a hotel meant Mrs N and her family didn't have the same access and choices for food as they would if they were living at home. But I can't say RSA has been unreasonable as it provided AA in line with the policy.

RSA has paid Mrs N £200 to resolve her complaint. I appreciate that Mrs N says this isn't enough. But I think it is a fair sum and in line with awards we give in similar circumstances. So I'm not asking RSA to pay anymore.

My final decision

I'm sorry to disappoint Mrs N. But for the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs N to accept or reject my decision before 27 December 2024.

Geraldine Newbold
Ombudsman