

## **The complaint**

Mr M is unhappy about Covea Insurance plc's (Covea) delays in settling a claim made under his contents insurance policy.

Any references to Covea include its agents.

## **What happened**

Mr M made a claim for some lost possessions in September 2023. He said he realised the items had been lost after he moved house. Covea asked him to provide proof of ownership for the items lost and considered the claim.

Mr M complained to Covea about the delays in telling him the outcome of his claim between December 2023 and March 2024. Covea responded to Mr M on 4 July 2024. In their response, Covea said they'd told Mr M on 13 December 2023 they'd received some information and would consider this. Covea acknowledged Mr M had asked an update in January 2024 but hadn't had a response. On 20 March, Covea wrote to Mr M to tell him the outcome of his claim but said it had taken a long time to tell Mr M this. They offered him £100 compensation for this.

Unhappy with Covea's response, Mr M referred his complaint to this Service. It was referred to one of our investigators who said Covea should increase the compensation offered to £200.

Covea accepted the investigators' recommendation, but Mr M didn't. So, this 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.

My decision here only focuses on Covea's handling of the claim between December 2023 and March 2024. Though I can see this matter is very important to Mr M, I wanted to clarify this here, so he didn't think I'd overlooked any of the other concerns raised.

It's clear this claim is important to him, given the content of his emails. He's set out a number of items he says were lost during his house move. And whilst some were household items, some of these were items of jewellery owned by Mr M's late father.

Covea accepts it ought to have responded to Mr M's request for an update in January 2024 and provided him with an update before mid-March, when Mr M asked again for an update. And Covea could have provided Mr M with the outcome of his claim sooner than it did.

I agree with the conclusions set out by our investigator. I don't agree the offer of £100 was sufficient to recognise the stress and worry Mr M had experienced while waiting for an update on his claim. I consider a payment of £200 fairly reflects the stress and worry Mr M

experienced between December 2023 and March 2024, when he was waiting for updates from Covea.

### **My final decision**

My final decision is that I uphold this complaint. I require Covea Insurance plc to pay Mr M £200 compensation for the distress and inconvenience experienced.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 17 October 2024.

Emma Hawkins

**Ombudsman**