

## **The complaint**

Mr T complains about the service he received from Fortegra Europe Insurance Company Ltd (Fortegra) after making a claim under his furniture protection insurance policy.

## **What happened**

Mr T has a five-year furniture protection insurance policy underwritten by Fortegra. The policy covers accidental damage, accidental staining, and certain issues with the recliner mechanisms on the furniture.

Mr T reported to Fortegra that whilst the recliner mechanism was still working, the furniture was squeaking. An afternoon appointment was arranged for a technician to attend between 14:00 and 17:00 to inspect the reported issue. Mr T says he curtailed a holiday in order to facilitate the appointment.

However, the technician didn't arrive within the scheduled appointment slot. After the scheduled appointment slot had passed, the technician messaged Mr T to say they were running late, and it was agreed that they'd attend later that day – which they then did.

Mr T complained to Fortegra about the service he'd received, and he requested compensation. Fortegra issued a response to the complaint in which they apologised for the service provided, but they didn't offer compensation.

As Mr T remained unhappy, he approached the Financial Ombudsman Service.

One of our investigators looked into things but she didn't uphold the complaint. The investigator thought Fortegra's apology was sufficient for what happened, so she didn't recommend they pay compensation.

Mr T didn't agree so the complaint was 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.

Having done so, whilst I appreciate it'll come as a disappointment to Mr T, I've reached the same outcome as our investigator.

Mr T says he curtailed a holiday in order to facilitate an afternoon technician appointment between 14:00 and 17:00 on the agreed day. However, the technician didn't attend during the scheduled appointment slot. Instead, at 17:31, the technician sent Mr T a message advising they were running late, and could attend around 18:00-18:30 instead, which Mr T agreed to. The technician then attended at 18:45.

I recognise not arriving in the scheduled three-hour appointment window would've been inconvenient and frustrating for Mr T, especially as the technician didn't advise they'd be

running late until after that appointment slot had already passed. But I understand that the technician apologised at the time on arrival and explained to Mr T why there had been a delay in attendance. This was because the technician's previous appointment had over-run, which would've been unforeseeable, which then delayed them in being able to attend Mr T's appointment on time.

Fortegra agrees the technician should have contacted Mr T during the appointment slot, rather than after, and apologised for what happened. And Fortegra have said they've provided feedback internally to the technician and their manager.

So, it isn't in dispute that the service Mr T received wasn't in line with his reasonable expectations, things didn't happen as they should've, and Mr T should have been informed of the delays sooner than he was. However, when we consider complaints, where things have gone wrong (as is the case here), we don't always direct a business to pay compensation. Sometimes it will be the case that an apology is sufficient for what happened, and I think that's fair and reasonable in the circumstances here.

I recognise Mr T has said the delay caused him anxiety and distress. However, taking everything into account, the appointment still went ahead on the same day, albeit one hour and forty-five minutes later than the scheduled slot. But ultimately the delay didn't prolong matters significantly and beyond additional waiting time and the associated inconvenience of this, I've not been made aware that there was any financial impact or detriment as a result.

Whilst I recognise Mr T has asked for £100 compensation, I think that the apology already given by Fortegra is sufficient in the circumstances for what happened, so I won't be directing them to pay compensation in addition to this.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 12 November 2024.

Callum Milne  
**Ombudsman**