

The complaint

Mr D complained that he'd received an unfair settlement on his storm damage claim, and he was unhappy with the level of service he received from Accredited Insurance (Europe) Ltd ("AI") under his home insurance policy.

What happened

Mr D made a claim for damage to his roof following a storm. The claim was made in December 2023, but due to delays and disagreements between the parties, Mr D was left frustrated the claim wasn't settled and he said it caused him delays in selling his house.

Mr D did agree to accept a settlement from AI for repairing the damage to the roof in November 2024.

AI have also offer £250 compensation to Mr D. AI said *"with regards the handling [of the claim], in hindsight, the decision on the claim could have been provided more timely. We feel at times, [our contractor's] proactiveness was not of the standard we would expect. Additionally, the maladministration surrounding your email address caused an initial delay in [our contractor] progressing validation. Please accept our apologies, feedback has been provided to the relevant parties involved"*.

Our investigator decided to uphold the complaint. She thought the settlement made by AI for the claim was fair. However, she thought AI had caused unnecessary delays, and due to the distress and inconvenience this caused Mr D, she increased the level of compensation from £250 to £500. AI disagreed, so the case has been referred to 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.

Given Mr D has now agreed a settlement for repairing the damage to his roof and he's also accepted our investigator's view in respect to this matter, there is no benefit in me further reviewing the settlement value itself. It's clear both parties are now comfortable with what's been agreed.

AI have acknowledged it could've handled the claim better. It's offered £250 in compensation. Having considered the timeline of events in relation to this claim, I uphold this aspect of the complaint. I don't think £250 is sufficient to compensate Mr D for the distress and inconvenience he's experienced. I'll explain briefly why I think this is.

I think Mr D has shown he's reasonable. Once, AI made a fair settlement offer, he accepted this. However, eleven months passed before the claim reached a point when an acceptable offer was put to Mr D.

AI and its contractors are experts in claims handling. Therefore, I'd expect it to take the lead on ensuring the claim moves forward at a reasonable pace and difficulties are overcome. It's

unusual for those making claims to cause problems for the sake of it. Normally, they just want a fair outcome for their claim.

Eleven months is far too long to take for this claim to have been settled. It wasn't particularly complex, but AI made it harder than it needed to be. I would've expected AI to have arranged for a qualified surveyor to inspect the damage within a couple of weeks of the claim. The surveyor should've prepared a report and had issued to AI ready to decide on the claim settlement.

Unfortunately, this process was lacking. Whilst I can see a surveyor attended around three weeks after the claim was made, his report wasn't sufficient for any decisions to be made. Instead, the report *"advised they were unable to assess the full extent of the damage to the upper roof due to its height and required a full roof report from [Mr D's contractor]. They also confirmed there was internal damage to bedrooms on the upper and lower floor, and multiple tiles missing from the lower roof, as well as damage to the Velux window"*.

AI's contractor then went down a process of asking Mr D if he'd had any repairs completed on the roof and to provide before and after pictures.

The delays led to the condition of Mr D's house getting worse. This led to the start of the difficulties between the parties. Mr D provided a quote to get his entire roof replaced. The claim ebbed and flowed between the parties from this point.

Then around late May / June, AI's contractor suggested using a drone to inspect the damage to the roof. By this point, Mr D was extremely frustrated with AI's approach. He declined this request, and he escalated the complaint to our service.

I can see the surveyor tried to gather further information from Mr D, including from the contractor who'd quoted to replace the roof.

If the original surveyor had come prepared to complete a thorough roof inspection on the first visit, with use of a camera on a long pole or a drone, then I think a lot of the delays could've been avoided. AI could've made a fair settlement offer very early in the process. It did eventually do this anyway based on the information it had already collected. Or, if the first surveyor doesn't carry all the necessary equipment to cover all eventualities, then AI need to be able to commission a better expert more quickly as a follow up.

This process has been going on a long time. It has delayed Mr D selling his home. Selling a home is stressful at the best of times, so I can understand how this delayed claim contributed further to this. Mr D's time was inconvenienced. Therefore, I'm increasing the level of compensation to £500 (an increase of £250) due to the long lasting nature of this claim. I uphold this complaint.

My final decision

My final decision is that I uphold this complaint. I require Accredited Insurance (Europe) Ltd to pay Mr D:

- £250 additional compensation – for distress and inconvenience (it should also pay the £250 offered if it hasn't already).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 10 February 2025.

Pete Averill
Ombudsman