

The complaint

Miss T complains about Accredited Insurance (Europe) Ltd's ("Accredited") service during a claim for pest removal under her home emergency insurance policy.

What happened

Miss T had a home emergency insurance policy with Accredited covering her home.

In September 2024 Miss T noticed some damage in her home she thought might have been caused by rodents. She contacted Accredited and made a claim.

Accredited sent a contractor working on its behalf, which I'll refer to as "S". S identified the problem was caused by mice, set traps and returned twice to reset them and check they'd operated.

S thought the mice hadn't been dealt with fully. S said they should return for another series of visits, and they asked Accredited for authority to do this.

The limit on Miss T's policy was £600 in total for claims brought during the year. An earlier claim had been made about a different matter, and Accredited had paid out £323.50 for this.

S had already charged Accredited £222 for the three pest control visits mentioned above.

What this meant was that there was £54.50 remaining to be claimed by Miss T under her policy, but this wasn't understood by S or Accredited.

S declined Miss T's claim in error. Then it realised its error. It gave Miss T further, incorrect, information about her claim.

Miss T complained about the service she'd had. Accredited said it realised it'd made mistakes in how it dealt with her claim. It offered Miss T £25 compensation for its poor communication and not calling her back when it said it would. It said Miss T could still claim the remaining amount available under the policy.

Miss T remained unhappy and brought her complaint to this service. She asks that Accredited settle their claim. Our investigator looked into her complaint and thought it would be upheld in part. She thought Accredited should pay total compensation to Miss T of £150, and Miss T could proceed with her claim, with £54.50 available to her under the policy terms. Our investigator also made some recommendations about the removal of S's equipment from Miss T's house.

Accredited agreed with the view but Miss T didn't. Because she didn't agree, her complaint has been passed to me to make 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.

I can see from the file of evidence that Miss T says she had struggled with Accredited's handling of her claim. She has a young family and is very concerned about the possible health implications of rodents in her home, and the accompanying traps.

Having read the file, I'm upholding her complaint as I don't think Accredited's service has been good enough.

Accredited's specialist contractor S made its usual three visits to Miss T's house to identify and deal with the problem. After those three visits, which was a usual number, S thought the mice hadn't been dealt with fully. They said they should return and carry out another three visits. S contacted Accredited and asked for authority to do this.

The limit on Miss T's policy was £600 in total for claims brought during the year. She'd made a claim for another matter earlier on and Accredited had paid out £323.50 for this. It's important I say that this other claim was handled by a different supplier of Accredited's which I'll refer to as "C".

Accredited then paid S £222 for three pest control visits.

What this meant was that there was £54.50 remaining to be claimed by Miss T under her policy, against the next three pest control visits by S, which would cost a further £222.

But communications between S and C were poor. S didn't understand how much could be allocated to Miss T's claim, and it didn't follow up the matter with C. S also didn't tell Miss T about this, or follow up the matter with her. When it did so, it made errors including telling her she had no cover remaining, or that there was cover for the next three visits, or that she'd need to contribute towards those three visits, but the amount it gave her wasn't correct.

S also didn't call Miss T back when it said it would, and I can see this caused her distress and inconvenience.

The notes on file from S seem to confirm that the infestation was getting worse during the period after the first set of visits were complete. So, when S gave Miss T incorrect information about her claim, it made a substantial error. It doesn't seem to have dealt with this error until about 13 days after the third visit, and given that the policy was for home emergencies, I don't think it was fair to keep Miss T waiting for such a long time.

I asked Miss T to tell me what losses she suffered. She replied to say she'd had to throw away several items that seemed to have been in contact with the mice. She also said she'd not been able to call out another contractor due to the existence of S's traps and the stress and lack of being able to freely use her house were also factors.

I've thought carefully about this. I can't see there's cover under the policy for damage caused by rodents – Miss T was claiming for the removal of them under the terms of her policy. So although she says she has suffered some financial loss, I can't ask Accredited to pay towards this.

Having read the file, I don't understand why Miss T hasn't used the remainder of her credit with Accredited to re-instruct S. She's also mentioned S's traps are still in place, and she's talked about being unable to confirm whether the infestation has ended. She's said she dealt with the infestation herself.

I can also see she talks about S calling her daily about when it could return to the property.

But the file doesn't say whether Miss T allowed this to happen. I think this is important because if S had attended, she could have reasonably asked it to take the traps away.

I've thought about the situation Miss T was in. She was given bad service both by Accredited and by S on its behalf. She's clearly been caused distress and inconvenience by their actions, but I think her distress has been over a relatively short period.

I think it's fair I say Miss T has had options in what to do with the situation since Accredited made its mistakes, but doesn't seem to have taken those options. I've thought about her distress and inconvenience, and considered this service's guidelines, and I think the appropriate amount of compensation is £150.

What I would also say is that I can see Miss T had some cover remaining under the terms of her policy (£54.50), so I think if the policy is still active she could ask Accredited to carry on with its service to remove the rodents and benefit from the remaining cover. But I also think it'd be fair if Miss T had incurred evidenced costs to deal with the infestation (such as poison, etc) then Accredited should reasonably refund her up to this remaining amount.

As I've changed the outcome of the view, this would normally mean I would write a provisional decision to allow both parties to respond. But as the amount is relatively small, I'm instead going to issue this as a final decision and ask Accredited to pay Miss T up to the amount available under her policy if she produces suitable evidence of her costs, or put the remainder towards another claim if Miss T wishes it, subject to the remaining policy terms.

My final decision

It's my final decision that I uphold this complaint. I direct Accredited Insurance (Europe) Ltd to:

- Pay Miss T a total of £150 compensation for her distress and inconvenience. Any amounts already paid can be deducted.
- Consider evidenced costs under the policy limit if Miss T asks for them to be paid, or provide her with the remainder of cover under her policy for a new claim.
- Arrange for its contractor's equipment to be removed from Miss T's home according to her wishes.

Accredited Insurance (Europe) Ltd must pay the amount within 28 days of the date on which we tell it Miss T accepts my final decision. If it pays later than this, it must also pay interest on the amount from the date of my final decision to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 13 March 2025.

Richard Sowden
Ombudsman