

## **The complaint**

Miss O has complained about Great Lakes Insurance UK Limited's (Great Lakes) decision to decline two claims she made through her contents insurance policy.

## **What happened**

Miss O has a contents insurance policy underwritten by Great Lakes.

In May 2024, she made two separate claims. One was for damage to her oven hob. The other was for damage to the screen of her portable electronic device (tablet).

Great Lakes responded and declined the claim regarding the oven hob. They relied on an exclusion for damage caused during cleaning. They hadn't responded regarding the damaged screen by the time the case had been brought to our service for an independent review.

Our Investigator looked into it. He noted that there was a separate complaint dealing with a cyber cover claim involving the tablet's hardware not working. He said Great Lakes had fairly declined the claim for the damaged oven hob. However, he thought Great Lakes should settle the claim for the damaged tablet screen, in line with the policy conditions. And pay Miss O £150 compensation for delays and their handling of this.

Great Lakes responded and accepted the view. Miss O responded to say that she remained unhappy with the declined oven hob claim. She felt Great Lakes should instruct an engineer to inspect the hob. She was also concerned with how the claims would be recorded. She subsequently also raised that she felt discriminated against by Great Lakes.

As no agreement was reached, the 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.

Having done so, I think the outcome reached by the Investigator is a fair one. Let me explain why.

For ease, I will refer to the claim issues in turn.

### Damaged tablet screen

Great Lakes said they weren't aware of this claim, prior to the case coming to our Service. However, the Investigator provided evidence of several emails from Miss O detailing this.

I am aware that there is a separate claim being dealt with, regarding an issue with the tablet's hardware not working.

Great Lakes have agreed (following the Investigators view) to settle the claim for the damaged screen in line with the policy terms. They should do this, following this decision and I haven't gone on to consider it further. They have also agreed to pay Miss O £150 for the inconvenience of not dealing with this sooner. Miss O hasn't given any reason why this is insufficient and I believe she accepts the amount. I also think it is fair considering the impact on her of not assessing this part of the claim when it was initially presented to Great Lakes.

#### Damaged oven hob

Miss O reported on May 2024 that her oven hob wasn't working. The notes from the call show Miss O stated that she had removed the hob dials whilst cleaning it and when she put them back on, the hob wasn't working.

Great Lakes have pointed to the policy wording and are relying on an exclusion which states they will not pay any claim for damage which occurs during "*the process of cleaning*". Further, Miss O's accidental damage cover specifically excludes damage that occurs during cleaning.

Miss O has mentioned to us that there were issues with the hob prior to her cleaning it. However, I can't see any evidence of this or that it was raised with Great Lakes previously. The Investigator has mentioned that the policy wording does also exclude claims for damage which happens gradually over time.

Considering how Miss O detailed the claim in her call with Great Lakes and the policy wording, I'm satisfied the business has acted fairly in declining the claim. I note that Miss O requested Great Lakes instruct an engineer to visit and inspect the hob. Whilst this was suggested by the Investigator, Great Lakes declined to do so, and I think they have also acted reasonably here. They are not required to do this under the terms of the policy and if Miss O is worried about the hob (even though it is almost one year since the claim date), she is able to instruct her own contractor to inspect it.

Miss O has subsequently raised two complaint points that I can't see have been raised with Great Lakes previously. She has complained that there should be no record of the claim on external databases. Great Lakes have confirmed claims are recorded on the external insurance database, The Claims and Underwriting Exchange (CUE). Miss O hasn't explained why she doesn't think her claims should be recorded and if she thinks Great Lakes are acting unfairly in doing so, she needs to raise this complaint with them and give them an opportunity to respond. This is also the case for Miss O's recent statement that she believes Great Lakes are discriminating against her. I haven't been provided with any evidence to show this has been raised as a complaint issue with Great Lakes and they are entitled to an opportunity to investigate and address that, if Miss O wants them to.

In summary, I think Great Lakes have declined the claim for the oven hob fairly, as damage as a result of cleaning is excluded and Miss O has not provided any evidence of another policy peril that is covered. However, Great Lakes didn't address Miss O's claim for the damaged tablet screen as they should have, and have agreed to do so now.

#### **My final decision**

I uphold this complaint. To put things right, Great Lakes Insurance UK Limited (as they

have already offered to do) should:

- Settle the claim for the damaged tablet screen in line with the policy terms, and
- Pay Miss O £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 4 April 2025.

Yoni Smith  
**Ombudsman**