

The complaint

Mr and Mrs B complain that Accredited Insurance (Europe) Ltd's ("Accredited") attempt to dry her property after a leak impacted on her health, under her home buildings insurance policy.

I'll refer to Mrs B in my decision for ease.

What happened

Mrs B made a claim to Accredited following a leak at her home. It accepted the claim and arranged for the affected area to be dried using a dehumidifier. Mrs B says it wasn't installed correctly. When returning home after it had been running for a few hours, she says her kitchen and hallway were "*extremely hot and clammy*". Mrs B says her health was affected by the toxic atmosphere the dehumidifier caused, and she had to turn it off.

Mrs B says a "*wet hose*" should've been installed to drain the moisture collected by the dehumidifier. Because of the impact this had on her health she wants Accredited to arrange a private medical appointment for her.

In its final complaint response Accredited says the dehumidifier doesn't create a toxic environment. It says its technician told Mrs B the heat and humidity in her home could be affected, and to open a window or door to manage this. Accredited says there was nowhere to vent the hose, and that Mrs B didn't want a window being left open. It apologised that Mrs B had felt the need to raise her concerns, but it didn't agree to do anything further.

Mrs B didn't think she'd been treated fairly and referred the matter to our service. Our investigator didn't uphold her complaint. She agreed that a hose is expected to be installed to the dehumidifier during drying. But she found no evidence to suggest this had created a toxic environment or could cause health issues. She didn't think this had a significant impact on the drying time. And so didn't think Accredited need do anything more.

Mrs B didn't accept our investigator's findings. She asked for an ombudsman to consider her complaint.

It 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'm not upholding Mrs B's complaint. I'm sorry to disappoint her but I'll explain why I think my decision is fair.

Some disruption is unavoidable during damage claims such as this. But we expect Accredited, and its agents, to carry out repairs, including drying work, effectively. In doing so it should avoid any negative impacts on its customer. I've thought about whether it provided

an effective service and if not how this impacted on Mrs B.

Mrs B has supplied information relating to the dehumidifier that was used in her property. This states that a hose should be connected to a "*wet air outlet*" in order to evacuate the moisture from the room its operating in. It also says that a hole in the wall or window can be used to allow for this to happen. Accredited's agents wore body cameras when they visited Mrs B's home to install the dehumidifier and later to collect it. I've watched the footage.

During the first visit Accredited's agent advised that the temperature and humidity of the room will be affected. He told Mrs B that she can open a window to allow moisture to disperse. Also, that she could open interior doors when she's out, and the dehumidifier is running, to allow a greater space for any moisture to disperse. The footage shows the entirety of the visit. No wet hose was installed during this visit.

During the second visit Mrs B asks a different agent if a wet hose should've been attached to the dehumidifier. She says that when she returned home after the machine being on for a few hours, there were "*bits in the atmosphere*" and the hallway and kitchen were "*roasting hot*". Mr B commented that this had affected his wife's health. The agent responded to say he would have installed a hose and vented it through an air vent that was on the kitchen wall next to the machine.

Having considered this evidence, I think it's clear a hose could reasonably have been installed. The vent in Mrs B's kitchen is on an exterior wall and close to where the dehumidifier was located. The operating information for the machine confirms a wet hose should be installed when using the machine. This is mirrored by the second drying agent's comments to Mrs B. So, I think this should have happened.

That said on the second visit Accredited's agent was satisfied that there was no need to continue with mechanical drying. The readings taken showed the area was largely dry and should be allowed to finish drying naturally. It could be argued that the overall drying time could've been shortened had a wet hose been installed. But I haven't seen evidence to show this had a significant impact on the overall time to complete the repairs. I can understand that it was unpleasant for Mrs B to return home to a kitchen and hallway that were hot. But she was made aware that this could happen, and it could be mitigated by opening a window and/or door. It's not been shown how the lack of a wet hose could result in debris in the air or result in a toxic atmosphere.

I've read the operating manual for the drying machine, which Mrs B provided. I've also watched the tutorial showing how to operate the machine. This shows that Accredited's engineer didn't set the drying machine up correctly using a wet hose. But it doesn't show that this can result in a toxic atmosphere. From I've read this caused increased humidity and heat in Mrs B's home. But as discussed, she was advised to mitigate this by opening windows/doors.

I'm sorry Mrs B was upset by this experience. I can understand her concern about the lack of a wet hose. I think it's fair that Accredited apologised that Mrs B felt concerned. But I'm not persuaded that the lack of a wet hose had a significant impact here. Similarly, it hasn't been shown that the lack of a wet hose affected Mrs B's health. Again, I'm sorry that this has been a concern for Mrs B. But I won't be asking Accredited to do anything further to resolve her complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 18 April 2025.

Mike Waldron
Ombudsman