

## **The complaint**

Mrs H is unhappy that her broker Saga Services Limited ("Saga") made administrative mistakes and provided poor service whilst handling her home insurance needs.

## **What happened**

Mrs H's personal circumstances meant that her insured property address was different to her correspondence address. Saga have acknowledged that due to errors on its side it failed to get the address details right for at least two years.

Mrs H has said this has caused her inconvenience in getting the details updated, and she was worried that if she made a claim she wouldn't be insured. She was also worried she was paying the incorrect premiums.

Mrs H was disappointed with the level of service she received when dealing with Saga. She felt there was too much noise in the background on one of the calls she made and felt there were other communication lapses by Saga.

Saga acknowledged its shortcomings and paid Mrs H a total of £285 in compensation. Mrs H thinks that her complaint warrants a higher level of compensation.

Our investigator decided not to uphold the complaint. Whilst she agreed there were both administrative and service issues, our investigator thought the compensation offered was fair and reasonable in the circumstances. Mrs H 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.

I can tell from the detail of Mrs H's complaint that she's been extremely disappointed in the service she has received, and it hasn't met her expectations. Whilst, I understand the problems she has encountered have been difficult for Mrs H, I think the compensation offered of £285 is in line with the range our service would expect in this scenario, so I don't uphold this complaint.

Firstly, I want to clarify the level of compensation - as Mrs H has argued that the £285 wasn't all compensation. So, I've checked with Saga on this point. Mrs H thought the £135 was in fact a refund. Saga have said the payment was made in relation to their final decision response on 6<sup>th</sup> October 2023, which read *"in light of the above I have arranged for a compensation cheque for £135 to be raised and this will be with you within the following 10 working days"*.

I think this wording is clear the £135 was compensation, rather than a refund as Mrs H thought, so I'm happy the £285 in total was for compensation.

Saga have confirmed that the address details were correct in terms of what Mrs H was charged for her actual property she wanted insuring, so I don't think Mrs H has suffered a financial loss from the administration error. And as Mrs H has said she hasn't made a claim in this period, there hasn't been any difficulty in getting a claim paid due to this error. So, any award due to Mrs H would be compensation only, as no financial loss has been suffered.

I've looked through the details of all the service issues, and whilst I appreciate they caused Mrs H frustration, I don't think they were long enduring or had a long-lasting impact. I won't cover every point, but just give a few examples:

- Noise on a phone call – due to Saga employees working from home
- Notifying of incorrect address two years running
- Not receiving a call back
- Not receiving an acknowledgement letter (although there been evidence of one sent)
- Unfounded worries over data security

I think for the failures that Saga have fairly acknowledged, I think the £285 compensation offered is fair and reasonable. So, I won't ask Saga to do anymore. I don't uphold this complaint. If any of the £285 hasn't yet been paid, Saga should ensure this is paid over to Mrs H on closure of this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint. I don't require Saga Services Limited to do anymore.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 14 May 2025.

Pete Averill  
**Ombudsman**