

The complaint

Mrs W and Mr W complain about Royal & Sun Alliance Insurance Limited (“RSA”) regarding damage which they think was done by RSA’s agent following an escape of water claim. They want RSA to compensate them for the value of a replacement rug.

What happened

Mrs W and Mr W held home insurance with RSA.

In late March 2024, Mrs W and Mr W experienced an escape of water at their home from a leaking pipe. Water saturated their floor including a valuable rug which had been bought in 2007.

They lifted the rug out of the water immediately when they discovered the leak and submitted a claim to RSA.

RSA accepted the claim, and arranged for cleaning of the rug by a third-party specialist cleaner, R.

R collected the rug from Mrs W and Mr W’s home and took it away for cleaning.

They returned the rug a short while later, and Mr W and Mrs W noticed that there were patches of lighter pigmentation on the rug, that some colours appeared to have bled, and that the edging was more frayed than it had been before the cleaning. They also observed that, when put back down, the rug now undulated and presented tripping hazards.

They complained to RSA. They felt that the lighter patches were staining or damage caused by the cleaning, and they believed that the changes to the edging texture and the way that the rug sat on the floor were also consequences of the cleaning process.

RSA responded to their complaint in May 2024. RSA did not accept that the agent had caused any damage. They had approached R, and R had stated that no bleaching agents were used in the cleaning process. They argued that the lighter patches of pigment had existed before the clean, but that these must have been masked by the light soiling that had occurred to the whole rug over time. R provided photographs of the rug taken before the clean and these appeared to show discolouration in the areas of concern before the cleaning took place.

Mrs W and Mr W were unhappy and contacted us. They wanted the rug to be replaced on a new for old basis as they considered it had been damaged and was now unusable following the clean.

Our investigator looked into this matter and did not uphold the complaint. They considered that there was evidence that the discolouration had existed before the cleaning, and they were not satisfied that any damage had been caused by RSA’s agents.

Mrs W and Mr W did not accept that view and requested an ombudsman 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 appreciate the strength of feeling Mrs W and Mr W have about this matter. They have a beautiful rug which they had paid a lot for whilst abroad in 2007. The rug held a prominent place in their home, and it appeared different when it was returned from being cleaned. They understandably feel that this means that something happened to the rug whilst out of their care to cause the change.

I do, however, agree with my colleague's view and I do not uphold the complaint.

I have reviewed the photographs of the rug before and after cleaning, and I agree that there were signs of a difference in colour before the cleaning, even if this became more prominent after cleaning.

RSA's agent has given details of the process following in cleaning the rug and has confirmed that none of the treatment applied to the rug would have resulted in a change in colour. I find this account plausible, and I acknowledge the expertise of the specialist rug cleaners.

Similarly, Mrs W and Mrs W consider that the photographs show greater wear on the edging of the rug following the cleaning. I am not satisfied that I have seen evidence of a change in texture to the edging, so as to think that it had been damaged.

I understand that the rug may lie differently after being removed and returned, but I do not consider that this is evidence of damage caused by R. The rug had laid undisturbed for a long period before the escape of water, so would have settled to the floor. After the escape of water it was lifted, air dried, and then returned rolled, so some short-term change in texture is understandable. I have not seen evidence that there is a lasting change, or damage in this regard.

I appreciate that Mrs W and Mr W have raised some concerns about the photographs provided by R, and when these were taken and what they show, but I have no reason to doubt the authenticity of the photographs provided.

I also appreciate that Mrs W and Mr W strongly feel that the rug is changed through this process, and they consider it unusable now. I understand their view, but I cannot say that I have seen evidence of damage caused by R, or that RSA has failed in its obligations under the claim.

Consequently, I do not uphold the complaint and I do not ask Royal and Sun Alliance Insurance Limited to do anything further. I understand that this will be disappointing to Mrs W and Mr W but I hope I have explained clearly why I have reached this decision.

My final decision

For the reasons given above, I do not uphold Mrs W and Mr W's complaint and I do not ask Royal & Sun Alliance Insurance Limited to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W and Mr W to accept or reject my decision before 20 June 2025.

Laura Garvin-Smith

Ombudsman