

The complaint

Mr and Mrs S complain about the quality of a repair completed by Lloyds Bank General Insurance Limited following a successful claim on their buildings insurance policy.

Throughout the claim and complaint process, Mr and Mrs S have had a representative helping them. In this decision, any reference to Mr and Mrs S includes the actions and comments of their representative.

What happened

Following a claim, Mr and Mrs S's property needed a render patch repair completed. Initially a repair was attempted but there was a colour mismatch. Lloyds accepted the work wasn't acceptable and agreed to complete the repair again. Upon further work being completed, Mr and Mrs S remained unhappy with the quality of the work. Mr and Mrs S have also raised other issues that haven't been finished too. Mr and Mrs S raised a complaint with Lloyds, but they didn't change their outcome as they didn't agree they'd done anything wrong. Still unhappy, Mr and Mrs S brought the complaint to this service.

Our investigator didn't uphold the complaint, they didn't think Lloyds had done anything wrong. Mr and Mrs S appealed. They thought an independent report should be completed as they still didn't agree that the repair was acceptable. They made the following points:

- It's not weathering, a chemical has caused damage and changed the colour of the wall
- Colour change isn't visible in previous photos
- There are holes in the rendering you can put your finger through

As no agreement could be reached, the 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.

When considering complaints such as this, I need to consider the relevant law, rules and industry guidelines. The relevant rules, set up by the Financial Conduct Authority, say that an insurer must deal with a claim promptly and fairly. So, I've thought about whether Lloyds acted in line with these requirements with how they've settled Mr and Mrs S's claim.

At the outset I acknowledge that I've summarised their complaint in far less detail than Mr and Mrs S have, and in my own words. I'm not going to respond to every single point made. No discourtesy is intended by this. Instead, I've focussed on what I think are the key issues here. The rules that govern the Financial Ombudsman Service allow me to do this as it's an informal dispute resolution service. If there's something I've not mentioned, it isn't because I've overlooked it. I'm satisfied I don't need to comment on every individual point to be able to reach an outcome in line with my statutory remit.

Whilst Mr and Mrs S raised issues with both the render and a list of other issues, it's important to note that Lloyds have agreed there are further issues that need to be sorted. Lloyds have offered Mr and Mrs S a cash settlement for these items. However, this offer was declined as it didn't include an amount to cover the render. As such, this decision makes no finding on the other items on the list as the crux of this complaint is about the quality of the render. If Mr and Mrs S remain unhappy with the items and the amounts covered for the remaining items, other than the render, this would need to be raised as a separate complaint.

The dispute in this case isn't about whether the new render patch matches the existing render, which I think it does, it's that the existing render has been damaged by Lloyds when chemicals have been applied to it.

Having reviewed the evidence provided, I've not seen any evidence to suggest that Lloyds have used any chemicals on the wall that have caused damage.

Mr and Mrs S have said the colour change is visible in photos. The photo's I believe they're referring to are on two separate reports completed for Lloyds in May and October 2024. Whilst I accept there is a change in colour, this doesn't mean that Lloyds has damaged the wall. Colours can look different depending on the amount of light and if different quality cameras were used. These photos were taken in different seasons, and the weather was likely different on both days. However, on both photos I do think there is a patch on the existing render, which is a similar size and shape, where the colour is different to the rest of the wall. Mr and Mrs S have also said there are holes in the render you can put your finger through. Whilst Mr and Mrs S have sent some photos, I haven't seen anything which would suggest the existing render is damaged. Even if I had, there isn't any evidence to suggest the actions of Lloyds had caused the damage.

Mr and Mrs S have said they want an independent assessment of the render to be completed. Based on what I've seen and for the reasons above, I don't think it would be fair for Lloyds to contribute to the cost of an independent assessment. Should Mr and Mrs S want to instruct their own independent assessment, I would expect Lloyds to consider the findings further. Mr and Mrs S would be able to raise a new complaint both with Lloyds and this service should they remain unhappy with Lloyds' outcome following the review of an independent assessment.

I'm very sorry that my decision doesn't bring Mr and Mrs S more welcome news. But in all the circumstances I don't find that Lloyds has treated Mr and Mrs S unfairly, unreasonably, or contrary to the policy terms and conditions in the remedial work for the claim.

My final decision

For the reasons I've given above, my final decision is that I don't uphold this complaint. I don't require Lloyds Bank General Insurance Limited to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs S to accept or reject my decision before 5 September 2025.

Anthony Mullins
Ombudsman