

The complaint

Miss B complains about the handling of her claim made under her contents insurance policy with Covea Insurance plc.

What happened

Miss B made a claim following a fire at her home in 2022.

Covea made a settlement in 2024. Miss B disputed this as she felt some of the amounts for items which had been damaged beyond repair were wrong. She also said some of items which had been restored still smelled of smoke and was unhappy with the delays and communication throughout the claim. Covea said its offer was fair, but it would reconsider the matter if Miss B provided further information. It acknowledged the handling of the claim could have been better and offered £500 compensation.

One of our investigators considered the complaint after Miss B referred it to our service and thought Covea's settlement of the claim was fair and the compensation offered was reasonable.

Miss B didn't accept this and asked for her complaint to be 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.

Miss B complained about a number of issues in the way the claim was handled. I've addressed each complaint point in turn below:

Settlement Amount

Miss B disputed the amount offered for the items damaged beyond repair. Covea explained they needed evidence to justify this. Miss B was unable to provide any further supporting evidence, and so Covea made a settlement in May 2024. I appreciate Miss B says she didn't have receipts for her items as her paperwork had been destroyed but I can see Covea were willing to review other forms of evidence such as current prices or comparable quotes to suggest the values they'd used when calculating the settlement were too low. I think that was a fair position to take, as it had established what it believed to be a reasonable value for the items based on the information available. As Miss B was unable to provide any evidence to justify a higher settlement, I think Covea's settlement was reasonable.

Restored items

In the final response letter issued in October 2024, Covea explained their restoration agents could collect the items for reinspection as Miss B felt they still smelled of smoke. I think this was a reasonable offer as it would allow Covea to determine whether the items had been restored appropriately or whether they were beyond repair. At this point, Miss B hadn't agreed for the items to be collected. I understand the items were subsequently collected and

reinspected, however, as this took place after the date of the final response letter, I'm unable to comment on the outcome of that review, as I can only consider matters and events which had been addressed as part of Miss B's complaint to Covea.

Delays and poor service

I understand how upset Miss B is about the way the claim was handled. Insurers have a duty to handle claims promptly and effectively, and it's agreed that Covea's handling of the claim fell below the required standard at times. It offered £500 compensation for this.

It's only fair to point out that some delays were outside of Covea's control – for example they were unable to gain access to the property until a few weeks after the claim was registered. However, it's clear from looking at the timeline of the claim that there were some avoidable delays and the communication could have been better at times. I do need to separate the distress and inconvenience caused by these delays (for which Covea was responsible) from that caused inevitably by the fire and standard process of making the claim. It's clear that the delays, lack of communication and lack of progression of the claim added to the frustration felt by Miss B at a time when her possessions and home had been damaged by a fire. However, I do think the £500 offered is fair and appropriately compensates Miss B for the poor service provided by Covea. It's in line with what I think is a suitable award where delays and poor communication lasted several months and caused a not insignificant amount of additional distress to Miss B.

My final decision

I don't uphold Miss B's complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 21 August 2025.

Ben Williams
Ombudsman