

The complaint

Miss P complains Advantage Insurance Company Limited (“Advantage”) caused her distress and inconvenience through its handling of her claim on her property insurance policy. She says she had to chase Advantage regularly to keep things on track; it caused unreasonable delays to the settlement of her claim, during which she was without her kitchen; and it caused her financial difficulties.

All references to Advantage include its agents.

What happened

Miss P took out a property insurance policy around August 2023. Shortly afterwards, Miss P made a claim on her policy following a leak of water in her property. Both parties have given me a timeline of what happened during the claim process.

Advantage arranged for a survey of the property to be carried out in October 2023 and contractors were appointed to carry out repairs around two weeks later. The property was tested for asbestos twice and in December 2023, an agency was appointed to remove the asbestos. Miss P complains the asbestos wasn’t fully removed and areas were left under the kitchen units and under the oven.

Around January 2024, equipment was installed to dry out Miss P’s property. Miss P says this equipment was left in her home for too long, affected her health and caused damage to her kitchen cupboards. The equipment was removed at the end of January 2024.

As Miss P was without the use of her kitchen, Advantage supplied a portable kitchen pod. Miss P has explained running the pod increased her electricity usage and although Advantage reimbursed her these costs, she was out of pocket in the meantime. She’s also said the placement of the pod caused damage to her lawn and when the pod arrived, it didn’t have a fridge-freezer, the oven was broken and the dishwasher contained water. And Advantage took longer than was reasonable to rectify this. Due to the size of the fridge-freezer, Miss P says she had to go shopping more regularly, costing more time and money.

Miss P says throughout her claim, Advantage didn’t communicate effectively with her. She says it caused significant and unreasonable delays and she felt she had to project manage the claim to ensure it was moving forward.

In June 2024, Advantage offered to cash settle Miss P’s claim. It said the settlement figure was to cover the cost of Miss P sourcing her own new kitchen. And it agreed to carry out some specific additional repair works as part of the offer. After some back and forth, Miss P accepted the offer and the payment was made around a month later. She’s unhappy with the time it took for Advantage to agree what works were in scope and agree a settlement figure.

Unhappy with how her claim had been handled, Miss P made a complaint. Advantage accepted it had caused some delays but it didn’t think they’d been significant. So it offered Miss P £250 to make up for things. Miss P didn’t think this was enough to make up for what had gone wrong so she asked our Service to look into things.

Our Investigator upheld Miss P's complaint and recommended Advantage pay and additional £300. Advantage accepted what our Investigator had said but Miss P didn't. She thought Advantage should pay her around £3,000 to make up for things. As the complaint wasn't resolved at that stage, it was 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.

Based on what I've seen, I think this complaint should be upheld in part for broadly the same reasons as our Investigator. I know Miss P wanted significantly more compensation so she'll be very disappointed. But I think it's a fair outcome in this case. I'll explain why.

Advantage has said it arranged for a kitchen pod to be delivered to Miss P's home while her kitchen was out of use. Miss P's explained she experienced a few issues with the pod, including the oven initially not working and a fridge being supplied rather than a fridge freezer. I can understand this would've caused Miss P disappointment and further inconvenience during what was already a difficult time for her but I can see Advantage put things right very quickly after it was made aware of the problems.

Miss P says Advantage caused damage to her grass lawn in her garden by placing the kitchen pod on it. And she's given us photos to show us what it looked like shortly after the pod was removed and more recently. And whilst I can see the grass was damaged, it has been growing back. Our Investigator recommended Advantage pay £50 towards the cost of soil and re-seeding the affected patch of lawn. And I think that's fair in this case.

I understand running the kitchen pod impacted Miss P's finances due to the increased electricity usage. But I can see Advantage has reimbursed her for this. I appreciate she says she was out of pocket for some time while waiting to be reimbursed. But I don't think that's unusual or unreasonable as it enabled Advantage to work out the actual costs Miss P had to pay in order to reimburse her. So I don't think Advantage has done anything wrong here.

Miss P says there were significant and unacceptable delays in this claim which impacted her health and wellbeing. She's explained she was without her kitchen for much of this time and the circumstances of the claim and the works that were going on, caused a great deal of distress and inconvenience to her and her family.

Having looked through the timetables both parties have given us, I can see there were some delays caused by Advantage. But it's agreed to pay Miss P a total of £550 as compensation to make up for everything that went wrong with the service provided. I've thought about how long the delays were and whether they were avoidable. And I've considered that some of the stress Miss P experienced was due to the nature of the claim and the damage that was caused rather than Advantage's actions. And overall, whilst I do understand this must've been a very difficult time for Miss P and her family, I think the amount Advantage has agreed to pay is in line with what I'd expect to see in the circumstances for what's gone wrong.

Advantage offered to cash settle Miss P's claim around June 2024. But Miss P's unhappy with the time it took for it to decide what repairs it was willing to cover the cost of – what was in scope. Miss P's said during this time, she was left not knowing what would be covered and I think that would've been worrying for her.

I've looked at all of the information I've been given carefully – including the internal notes Advantage has given us and what Miss P's said. And I think it's most likely the delay was due to Advantage looking into whether what Miss P was claiming for came within the policy terms. And I can see some of the delay was caused whilst it was assessing how much of the loss and damage it could cover. And that's not unreasonable.

Miss P complains Advantage didn't remove all of the asbestos under her floor. But it seems from what both parties have said it was partially removed and partially sealed. And I haven't seen anything in this complaint to make me think that's an inappropriate way to deal with it.

Putting things right

Overall, to put things right in this case, I think Advantage should pay Miss P a total of £550 as compensation. That includes the £250 it already offered her in its final response letter.

My final decision

For the reasons I've given, I uphold Miss P's complaint in part and direct Advantage Insurance Company Limited to put things right by doing what I've said above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 19 August 2025.

Nadya Neve
Ombudsman