DRN-5634020

The complaint

Miss C complains about the way Covea Insurance plc ('Covea') handled a claim she made on her property insurance policy.

What happened

Miss C held a property insurance policy with Covea. She raised a claim with them in June 2024 following an escape of water. Between the notification of the claim and September 2024, Miss C was using her own contractors to resolve the leak. And from then onwards, Covea instructed their own contractors to finalise repairs.

Miss C raised a complaint because she was unhappy with how Covea's contractors were handling the claim. She said works hadn't been completed to a high standard and further damage was caused during the repairs; including to the alarm system wiring which meant it didn't work for a period of time. And she said paint work was carried out using the wrong type of paint, tiling was poorly finished and there were repeated delays, cancelled or rearranged appointments, and by Christmas 2024, Miss C didn't have a functioning bathroom.

Covea considered what had happened and issued a final response in February 2025. They ultimately agreed their service had fallen short. They awarded £350 compensation and said they would ensure the remainder of the works were completed. Miss C remained unhappy with Covea's response to her complaint – so, she brought it to this Service.

An Investigator looked at what had happened but felt Covea had done enough to put things right. They said they could only consider what had happened up until February 2025, but they said while they acknowledged Covea's service had fallen short, they felt the compensation awarded was fair and reasonable in the circumstances.

Miss C didn't agree with the Investigator's findings. She said she experienced a great deal of inconvenience having the repairs completed, and they hadn't been done to a high enough standard. She felt the £350 compensation wasn't enough to put things right and ask for an Ombudsman to consider the complaint.

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.

Having done so, I've reached the same overall outcome as the Investigator, for largely the same reasons.

I acknowledge that I've summarised Miss C's complaint in a lot less detail than she has submitted it. No discourtesy is intended by this - it simply reflects the informal nature of this Service. This means I only intend to comment on the points of the complaint that I consider to be relevant in order to reach a fair and reasonable conclusion overall. However, I want to assure the parties that I have read and considered everything provided.

I also want to set out what I will be looking at as part of my decision. I'll be considering the period from when Miss C reported the claim to Covea in June 2024 up until Covea issued their final decision in February 2025. I'm aware Miss C has brought a separate complaint against Covea for issues after this date this Service is also considering separately. And that means I won't be making any findings about what happened after this date. However, as both complaints arise out of the same set of background events, there will be instances where I refer to background information that overlaps the complaints as well as looking at the total compensation awarded.

The main points of this complaint relate to the delays in getting the works completed. But I don't need to make an extended finding on whether Covea's service fell short here; because they have already agreed their service wasn't to the level Miss C could expect during a claim. And they've awarded £350 compensation to reflect the impact their actions had. So, I've focused on the overall timeline of the complaint to consider what happened, and whether I think that's enough compensation to put things right.

I don't consider that Covea is responsible for any delays during the early stages of the claim while evidence was being gathered and quotes were obtained, because Miss C was using her own contractors at that stage. However, from September 2024, Covea appointed their own contractors to manage their repairs, and this is when I think service issues began. The timeline evidence shows contractors attended but works weren't completed to the required standard, and further damage was caused during repairs, including to the alarm system wiring. Repairs were of a poor standard, including paint work being carried out using the wrong type of paint and tiling was poorly finished. Overall, there were repeated delays, cancelled or rearranged appointments, with some at short notice.

I'm satisfied Covea's claim records show there were avoidable delays and poor workmanship. Miss C was left without proper bathroom facilities in one of her bathrooms for several months. And her alarm system was damaged and remained faulty for some time. She had to chase Covea and their contractors repeatedly for updates and the disruption was particularly bad over Christmas 2024, when she had family visiting to and her home remained unrepaired.

Covea acknowledged these concerns and made a compensation award of £350, which the Investigator felt was fair in circumstances. In terms of making a compensation award, it's important to note that this Service doesn't punish or fine a business. A compensation award is intended to reflect the impact a business's actions had on their customer. So, I need to think about whether Covea's offer is enough compensation to reflect the impact their actions had on Miss C.

I've weighed up Miss C's testimony, the available evidence, and the duration of the process. I acknowledge Miss C has recently mentioned lost wages and missing a holiday, but while I appreciate this would have added to her overall stress of the situation, these aren't points she raised with Covea at the start of the complaint. So, I can't treat them as separate losses and instead I've taken into account the overall disruption she experienced in deciding a fair level of compensation.
I should also explain that Miss C has a separate complaint for delays experienced after the period I am considering. Covea outlined that they hadn't taken all of the disruption as part of this complaint into account when they awarded the £350 compensation. And this means they increased a separate award as part of that other complaint and offered £750. Given the overall award between the two complaints is £1,100 – I'm satisfied the sum offered here of £350 is fair and reflects the impact Covea's actions had on her.

I appreciate this is not the level of compensation Miss C had hoped for, and it may not ultimately change matters for her. But in relation to the issues I think Covea are responsible for, I consider the compensation already offered to be in line with the level of compensation appropriate to these issues, and I'm satisfied this produces a fair and reasonable outcome in this particular complaint.

My final decision

For the reasons I've given above, my final decision is that I uphold this complaint. I direct Covea Insurance plc to:

- Pay £350 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 13 October 2025.

Stephen Howard
Ombudsman