

## **The complaint**

Mrs H complains Great Lakes Insurance SE (“Great Lakes”) damaged her flooring when carrying out repairs following a claim on her property insurance policy. She says the damage was made worse after Great Lakes attempted to rectify the issue. She’s also complained Great Lakes failed to adequately protect her belongings.

Any reference to Great Lakes includes its agents.

## **What happened**

Mrs H took out a property insurance policy with Great Lakes to cover her building and contents. In January 2024, Mrs H submitted a claim as there had been an escape of water at her property. A pipe had burst in her loft, causing water damage throughout her home, including to her contents. Great Lakes accepted Mrs H’s claim and appointed a contractor to carry out repairs to her property.

Around May 2024, Mrs H contacted Great Lakes. She explained one of the floor tiles in her bedroom had been chipped. She said the contractors (who I’ll call “C”) who were carrying out repair work on her property had used the room to store their tools and had damaged the flooring while doing so – possibly by dropping something. Mrs H said C hadn’t adequately protected the flooring.

Great Lakes forwarded Mrs H’s concerns to C. Although C didn’t accept they’d caused the damage, they offered to cover the cost of appointing a specialist to try to repair the damaged tile. Great Lakes told Mrs H it would do this as a good will gesture.

Following the visit from the specialist tile repairer, Mrs H told Great Lakes she was unhappy with the results. She explained the tile no longer had a smooth gloss finish like the rest of her flooring but instead it was now rough and matt.

Mrs H also complained C hadn’t adequately protected the contents in her home from being damaged while they were working. As a result, she said some of her items including designer carrier bags had also been damaged.

Great Lakes maintained its position that it wasn’t responsible for the damage to the floor. But it accepted following the rectification work by the specialist tile repairer, the tile was visually slightly different from the rest of the flooring. So it offered Mrs H £250 to make up for this. It also offered to cover the reasonable cost of replacing the one damaged tile if Mrs H wanted to arrange that. Great Lakes didn’t agree that C failed to adequately protect the flooring or Mrs H’s contents.

Mrs H ultimately declined Great Lakes’ offer. She said the tile looked worse than it did before the repair and she couldn’t replace it as she’d been advised doing so would damage her underfloor heating. So she thought it was fair for Great Lakes to replace all of the bedroom flooring. Mrs H thought Great Lakes had accepted responsibility by arranging the specialist tile repairer to fix the chip in the first place.

As the complaint wasn't resolved at that stage, Mrs H asked our service to look into things. Our Investigator didn't uphold the complaint. He wasn't persuaded C damaged the tile in Mrs H's bedroom and he thought Great Lakes had already done enough to put things right in the circumstances. He accepted Mrs H's belongings looked dusty in the photos she'd provided but he didn't think Great Lakes needed to pay any further compensation.

Mrs H didn't accept our Investigator's assessment. She felt Great Lakes had left her property in a worse condition than before the escape of water. So the complaint's been passed to me to decide. I note Mrs H has raised other complaints with Great Lakes and our service. But this decision is about the above points only.

### **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've looked very carefully at all of the information I've been given by both parties. And based on everything I've seen, I've decided not to uphold this complaint for broadly the same reasons as our Investigator, I know Mrs H will be very disappointed. I'll explain why.

Mrs H has given us photos of the damage which happened to her bedroom floor. In these photos, I can see one of the floor tiles was chipped. And following the repair by the specialist tile repairer, she says the tile now looks different from the rest of the flooring. So, she thinks Great Lakes should cover the cost of replacing the whole floor as she doesn't think it's possible to just replace the damaged tile without damaging her underfloor heating.

Great Lakes doesn't agree it caused the initial damage to Mrs H's floor tile as it says there's no evidence to support this. And whilst I agree it's possible the floor was damaged during the repair work, there's nothing I've seen in this case that makes me think that was more likely.

Great Lakes has already covered the cost of a specialist tile repairer to repair the damage which Mrs H accepted. It did so as a goodwill gesture and I'm satisfied it made that clear to Mrs H. I appreciate the repair was unsuccessful and Mrs H thinks Great Lakes should be responsible for putting it right now. But I don't agree. It's my view in this case that Great Lakes has already gone beyond what it needed by attempting to rectify the damage to Mrs H's floor. And as I'm not persuaded the damage was Great Lakes' fault, it follows that I don't think it needs to keep attempting to fix things for Mrs H.

I understand Great Lakes has now offered to cover the reasonable cost of replacing the one damaged tile. Mrs H hasn't yet accepted this offer and I think that's understandable considering she's worried about causing damage to her underfloor heating. But whilst I understand Mrs H's concerns here, I don't think Great Lakes needs to do anything more than it's already offered in this case.

Mrs H has said Great Lakes hasn't adequately protected her belongings in her home. As a result, she says some items were covered in dust. In particular, she's highlighted some designer carrier bags which I've seen photos of. Having looked at these photos, I can see the bags do look crumpled and dusty. But considering what the items are – carrier bags – and that overall, Great Lakes has already gone beyond what I'd expect to put things right in this case, I don't think it needs to do anything more to make up for this.

**My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 22 July 2025.

Nadya Neve  
**Ombudsman**