

The complaint

Ms A complains about how Advantage Insurance Company Limited (“Advantage”) handled a claim she made on her home insurance policy.

Any reference to Advantage includes the actions of its agents.

What happened

The circumstances of this complaint are well known to both parties. And as they were set out by our Investigator, I won’t repeat the details here. Instead, I will focus on the reasons for my 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.

The relevant industry rules and guidance say insurers must deal with claims promptly and fairly, and support consumers to make a claim. So, I’ve kept this in mind in determining Ms A’s complaint. Before I explain my findings, I want to reassure the parties that I have considered all the information that’s been provided – my decision, however, will focus on what I consider to be key.

Scope of the complaint

I also want to clarify the scope of this complaint at the outset. Our Investigator explained we can only consider events up until the date of Advantage’s final response letter. Advantage’s final response letter is dated 5 February 2025, so I’m considering events until this date. If Ms A is unhappy with how Advantage handled her claim after this time, she’ll need to raise a new complaint with Advantage before this Service can become involved.

The claim

Advantage accepted Ms A’s claim for damage caused by an escape of water and carried out the repairs. But Ms A says its handling of the repairs was poor, and the compensation it’s paid her - £300 - doesn’t suitably reflect the distress and inconvenience she experienced.

Advantage accepts its service fell short and has paid £300 compensation to reflect this. In its final response letter, it apologised for a missed appointment, poor communication, and repair work not being carried out to a satisfactory standard.

From reviewing the claim notes, I find Advantage’s service wasn’t to the standard Ms A could have expected, and I agree she was inconvenienced by having to have contractors reattend to complete the works to a satisfactory level.

This was no doubt compounded by a contractor not turning up as agreed and Advantage failing to notify Ms A of this change to the schedule. Particularly as it was during the festive period when Ms A had needed to change her plans to accommodate the contractor

attending.

Ms A has said the repairs took much longer than anticipated. From what I've seen the repairs were mostly completed within the anticipated timeframe of three weeks, though I accept some issues remained and it's these that avoidably extended how long things took overall.

But I also must balance this with Advantage's attempts to progress the claim between November and December 2024 when it was trying to reach Ms A to arrange a date for it to inspect the work so far. Arguably though, if the December visit had gone ahead as planned - and there hadn't been issues with the January contractor visits - Ms A wouldn't have found herself with matters still unresolved at the start of February 2025.

Ms A has said that the compensation isn't sufficient because it doesn't reflect the difficulties experienced by not just herself but also a relative who stays with her at the weekends. Whilst I acknowledge this, I can only consider the impact on Ms A as the policy holder when determining whether the compensation is fair and reasonable in the circumstances.

Similarly, as Advantage isn't responsible for the escape of water itself, it's not responsible for the upset the resulting damage has caused her, nor the unavoidable inconvenience of works being required to repair it.

I must also keep in mind that when Ms A raised concerns with Advantage, it listened and acted promptly to remedy matters. So, whilst I find the quality of the workmanship did cause avoidable delays from what I've seen, Advantage, for the most part, acted swiftly when it was made aware of any issues.

So, when I consider the above, on balance, I'm satisfied £300 compensation fairly reflects the difficulties Ms A experienced. I appreciate Ms A feels strongly it doesn't, but I won't be directing Advantage to take any further action in respect of this complaint.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 28 October 2025.

Nicola Beakhust
Ombudsman