

The complaint

Mrs T's complaint is about a claim she made on her U K Insurance Limited trading as Churchill ('UKI') legal expenses insurance policy.

Mrs T is unhappy with the way in which UKI handled her claim.

What happened

Mrs T made a claim on her UKI legal expenses insurance policy for cover to bring a claim against third parties relating to flooding to her property.

UKI appointed a panel firm to consider Mrs T's claim. Mrs T is unhappy with the panel firm's handling of her claim and the time it has taken to progress things for her.

Mrs T complained to UKI about this who agreed that the panel firm had failed to provide her with the service she should have expected to receive. As such they agreed to transfer her file of papers to another panel firm to assist her. To apologise for the problems Mrs T experienced, UKI also sent her £150 as a gesture of goodwill.

Our investigator considered Mrs T's complaint and concluded it shouldn't be upheld. Mrs T doesn't agree, so the matter has been passed to me to determine.

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 don't uphold Mrs T's complaint against UKI for broadly the same reasons set out by the investigator. Before I explain why, I wish to acknowledge the volume of submissions Mrs T has made as well as her strength of feeling about her underlying claim. Whilst I've read everything she's said, I won't be addressing it all. That's not intended to be disrespectful. Rather it's representative of the informal nature of the Financial Ombudsman Service.

In this complaint I shall only be addressing the matters Mrs T complained about to UKI on 23 July 2024 as they relate to the first panel firm. UKI addressed these concerns in their final response letter dated 20 November 2024. I realise Mrs T considers all of the matters related to the flooding to her home to be connected, including her home insurance claim, but I can't consider these matters together. I can only consider this specific complaint in isolation as it relates to UKI as Mrs T's legal expenses insurer, but not as her home insurer as that is a separate claim under a separate contract of insurance.

Mrs T's complaint is about the way in which the first panel firm handled her claim, including, but not limited to, the delays she said they caused on it with no discernible progress. She's referenced the firm sending her a draft letter they were proposing to send to the third parties where some of the content didn't relate to her case as well as other matters. Mrs T says that UKI failed to oversee the panel firm as she expected them to.

As the investigator explained, I can't look at the actions of the panel firm. They are separate firm of professionals with their own codes of conduct and a separate regulator. They do not therefore fall within my remit, and I have no jurisdiction to consider their actions. And because they are separately qualified professionals with their own regulator, UKI is also not responsible for their actions- the panel firm are. From what I can see the panel firm accepted there were numerous service failings on their part in the way in which they dealt with Mrs T's claim. They paid her £350 in compensation in recognition of this. If Mrs T remains unhappy with this and hasn't already done so, she's entitled to complain to the Legal Ombudsman directly.

The only matter I can address in this complaint is whether UKI took appropriate action once Mrs T made them aware of the problem with the panel firm progressing her claim. From what I have seen UKI arranged for her file of papers to be transferred to another panel firm promptly once they were able to investigate the complaint. That's what I would expect in those circumstances. They also offered Mrs T £150 as a gesture of goodwill. I appreciate that Mrs T feels this doesn't go far enough but as I have said, UKI is not responsible for the panel firm's actions. Because of this I can't say they did anything wrong. Equally I think the goodwill payment they made is more than reasonable in the circumstances.

Mrs T has made a number of submissions about matters not raised and addressed by UKI in respect of this specific complaint in response to the investigator's view. They're not matters I can consider as part of this specific complaint. If Mrs T wishes to pursue them, she will need to raise them with UKI separately.

My final decision

For the reasons set out above, I don't uphold Mrs T's complaint against U K Insurance Limited trading as Churchill.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 27 November 2025.

Lale Hussein-Venn
Ombudsman