

The complaint

The estate of Ms H complains U K Insurance Limited (UKI) trading as Prudential Home Insurance hasn't refunded it in full for gas used at the property whilst repairs were carried out following an insurance claim.

The estate is being represented in bringing the complaint by the executor, Mr H. For ease of reading, I've addressed the decision to him, as the main correspondent.

What happened

The property in question was flooded as a result of a named storm in October 2023. UKI accepted the claim and as part of the reinstatement of the property, it needed to be dried. So UKI said it would reimburse the gas usage costs to dry the property. It also said it would pay an amount towards keeping the property heated between November 2023 (when the property was certified as being dry) to when the reinstatement works were completed in February 2024. UKI's ultimate offer for the gas was for around £640.

However, Mr H complained. He said his gas usage had been higher as he'd kept the heating on in the property on high for the duration of the reinstatement works. He said UKI had paid for all the electricity used from October 2023 until February 2024 (which was the period of the reinstatement works), which showed the full gas usage should also be refunded for the same period.

UKI issued a complaint final response letter in August 2024. It said the heating at the level Mr H described was no longer necessary after the property was declared dry and the driers were removed. As such it wouldn't agree to pay any further amount.

Unsatisfied with UKI's response, Mr H referred the complaint to the Financial Ombudsman Service. Our Investigator said it wasn't reasonable to ask UKI to pay all of the claimed for gas costs until the end of February 2024. He wasn't satisfied UKI had told him to keep the heating on high to aid the reinstatement works. But he didn't think UKI had calculated the usage (over and above that normal amount) fairly, so he recommended UKI calculate a settlement (for a three-month period from November until end of February 2024) using the rate that Mr H was being charged during this period.

UKI responded to say that using this method would result in an additional payment of £23.40. So our Investigator recommended this is what UKI should pay to resolve matters. UKI didn't set out whether it accepted that recommendation.

Mr H maintained that all of the gas used for the period October 2023 – February 2024 should be refunded. He says what hasn't been considered is that there were two drying periods, one to dry the property following the leak (which UKI had reimbursed him for) and another to dry the plaster applied as part of the restoration of the property (which he says UKI hasn't reimbursed him for). He maintained he was told by the loss adjuster to keep the heating on high to help with the renovations. He said had he known UKI wouldn't refund all of the gas used, he'd have instead installed electric heaters.

Our Investigator wasn't persuaded UKI did ask Mr H to keep the heating on full for the duration of the works. He maintained that a full refund of all gas used at the time was unreasonable.

As the matter hasn't been resolved, it has come 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.

I accept it's likely the drying company did tell Mr H to keep the heating on constantly to aid the drying of the property between October and November 2023. But I'm not satisfied Mr H was told to keep the heating on in the property, at the maximum, beyond this date. None of the emails from UKI referenced by Mr H say this. I know he feels they do, because they refer, amongst other things, to asking Mr H for a meter reading at the end of the works. But I'm not satisfied UKI asked him to heat the property in full beyond the drying period, nor did it confirm that it would refund *all* heating costs without considering them first.

I understand Mr H considers that there are two drying phases, one to dry the property from the leak, and the next to dry out plaster applied to the walls and the paint. Mr H says plaster can take four weeks to dry, but that paint also needed to be dried.

However, I'm not persuaded based on his comments that there was a need for the heating to be on full, continually November 2023 and February 2024. Even if I were to accept that there was a period that necessitated the heating being on full to aid drying of the plaster and or paint, I can't see why that needed to be the case for the full three months claimed by Mr H.

Of course, it is up to Mr H to do what he considers best for his property. He says he has extensive building experience of how best to dry out properties being decorated. So if he wanted to have the property fully heated during this time, that was a decision for him to reasonably take. What is being considered is whether it's reasonable for UKI to refund the full amount claimed by Mr H, and for the reasons above, I'm not satisfied it is.

UKI said it calculated the likely cost of keeping the heating on low in order to prevent pipes from freezing between the period of November 2023 and February 2024. It looked at the average gas consumption of a five-bedroom house over a winter period and halved it, since Mr H's property was unoccupied and therefore didn't need to be fully heated.

Mr H disputes that a five-bedroom property is an appropriate comparison, but I think it was. UKI knew that Mr H's two-bedroom bungalow, not benefitting from rising heat in the upstairs, would likely have higher gas consumption than a two-bedroom house, and so it used a larger house in order to get a fairer comparison. Mr H's comments don't persuade me this was unreasonable for it to do.

Our Investigator shared how he felt UKI should calculate the gas usage, and UKI said applying that method would result in an additional payment of £24.30. I note UKI didn't dispute the investigator's directed calculation, and having reviewed matters I'm satisfied that is a fair way to resolve the complaint. As such, UKI will need to pay an extra £24.30. I'm not going to require it to add any interest onto this amount, given the small uplift in the amount payable.

My final decision

My final decision is that U K Insurance Limited trading as Prudential Home Insurance needs to pay £24.30 to resolve the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Ms H to accept or reject my decision before 20 October 2025.

Michelle Henderson
Ombudsman