

The complaint

Ms H and Ms H complain that Accredited Insurance (Europe) Limited (“Accredited”) caused delays in the handling of their claim for flood damage, under their home buildings insurance policy.

I’ll refer to one Ms H for ease of writing.

What happened

Ms H said a flood affected her home in September 2024. She contacted Accredited to report an issue with damp walls on 22 October. She said the walls had absorbed a significant amount of moisture. The claim was accepted. Ms H said repeated visits were made to dry their property. But this was ineffective. She said Accredited arranged for an independent surveyor to inspect in February 2025. But he failed to provide a satisfactory plan of action.

Ms H arranged her own survey. She said this set out the extent of the damage and confirmed that this issue hadn’t been handled correctly. Accredited disagreed with her surveyor. It said it thought there was a pre-existing issue that had allowed the dampness to persist. Ms H said a further visit took place in March 2025 when further drying attempts were proposed. She refused to allow this and requested a written plan of action. This wasn’t provided so she complained.

Accredited sent a final complaint response dated 6 March 2025. It said the property had been dried out, which was evidenced from the readings its contractor took in December 2024. However, the problem was that plaster on the ground floor walls extended down to floor level. This bridged the damp proof course (“DPC”) allowing moisture to travel up into the plaster. It offered to “*de-bridge*” the plaster, which wasn’t part of the claim damage, to allow the walls to fully dry out before reinstating the property to its pre-loss condition.

The business accepted the claim hadn’t progressed effectively and offered a total of £350 compensation for the distress and inconvenience this caused.

Ms H didn’t think Accredited had treated her fairly and referred the matter to our service. The business subsequently contacted our service to make an offer to resolve the complaint. It said it would pay a total of £750 compensation to acknowledge issue with the drying process. Additionally, it offered to arrange an inspection by an independent surveyor to further assess whether the problem was due to the pre-existing issue it had highlighted.

We put this offer to Ms H. She didn’t accept it. Our investigator then considered the complaint. She thought what Accredited had offered was reasonable. Ms H didn’t accept our investigator’s findings and asked for an ombudsman to consider her complaint.

It has been passed 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.

Having done so I'm upholding Ms H's complaint in part. But I think the offer set out by Accredited is fair. So, I won't be adding to this. I'm sorry to disappoint Ms H but I'll explain why I think my decision is fair.

Some level of disruption is unavoidable in situations like this. But we expect Accredited to handle all claims effectively to avoid unnecessary delays and disruption. I've focused on whether it did so here.

There was a delay of around a month before the claim was reported. I note Ms H said the extent of the damage wasn't initially realised. In its submissions Accredited commented that this prevented it from getting into the property sooner. It said this would have avoided moisture from the flood "*setting in*".

From the records drying works began at the end of October 2024. I've seen several update reports when the drying contractor revisited the property in November and December. From the reports further skirting boards had to be removed and mechanical heating used to dry the property. The records show it was considered dry on 5 December.

From what I've read the drying work was implemented and monitored as expected and in a reasonable timeframe. Given the information Accredited referred to, it's possible that the drying time was elongated due to the plaster bridging issue.

Another contractor was arranged to visit in mid-December 2025. It was at this point that issues with high moisture readings were again identified. Accredited acknowledged there was a delay due to a disagreement between this contractor and the drying contractor. I think this could have been handled better to avoid delaying the progress of the claim.

The records show that further assessments took place in January 2025 and an independent surveyor was appointed in February. Accredited explained that this was to assess whether there was inherent damp in the property unrelated to the flood. This could be the result of a failed damp proof course. The surveyor determined that there was no issue with rising damp in the property.

I've read the report Ms H obtained from a damp contractor. It said there were high moisture readings in the face of the internal walls. It said this was due to moisture penetration. It also referred to visible damp staining. I can see from the photos that there does appear to be damp staining to the walls at a low level. The contractor set out a schedule of work to include a DPC to prevent rising damp. Additionally, it recommended damp proof injections to treat "*any bridged damp between the walls*". The quote also refers to cavity wall treatment and the installation of a tanking system.

I can see from the claim records that Accredited's surveyor disagreed with the need for DPC works. It was explained that flood damage wouldn't impact on a DPC in anyway. The surveyor said the damp was due to the wall plaster creating a bridge where it contacted the floor.

I've thought carefully about these reports. The contractor Ms H approached proposed work that is unrelated to flood damage. As Accredited's surveyor pointed out the flood Ms H experienced didn't damage an existing DPC. This means any work to provide a DPC, or other damp proofing measures set out in her contractor's report, constitute betterment. These measures aren't covered by Ms H's policy under a flood claim.

Accredited's surveyor said the de-bridging of the wall plaster will allow the opportunity for the

wall to dry out. This appears reasonable to allow reinstatement works to begin. I think Accredited makes a fair point that the likely reason the property didn't remain dry, after its contractor provided certification in December 2024, is because of the bridging effect of the wall plaster.

In the circumstances I think Accredited's offer to arrange for an independent surveyor to inspect the damp issue is reasonable. Once the surveyor's findings are known Accredited can confirm next steps. Ms H's policy allows Accredited to appoint its contractor to carry out repairs. Alternatively, it will cash settle the claim for the amount it would pay its contractor to do the work. So, once the surveyor's findings are known Ms H can confirm how she wants to proceed.

I acknowledge what Ms H said about aligning Accredited's surveyor's visit with an inspection she will arrange with her choice of surveyor. But I don't think this is necessary. Accredited agreed to appoint an independent surveyor. Ms H can of course arrange her own survey. But I don't think these appointments need to align.

I understand that Ms H has had to deal with contractor's visiting her house and the disruption caused by the removal of skirtings and the presence of drying machinery. This was clearly upsetting for her. I'm sorry that this was the case.

Aspects of Ms H's claim could have been dealt with better. Accredited's contractors disagreed on the cause of the ongoing dampness. It took several months before further action was taken to identify the cause. This caused delays in the drying process.

That said Accredited offered an apology for the impact all of this had on Ms H along with a total compensation payment of £750. In the circumstances I think this is fair. I note Ms H has asked for compensation of between £2,500 and £3,000. But when considering awards our service deems reasonable in similar circumstances, I don't think this is warranted here. So, I won't ask Accredited to pay more than it has already offered.

In summary, I'm satisfied that Accredited's offer to arrange an independent inspection is fair. This will then allow the claim to progress, in agreement with Ms H, under the terms and conditions of her policy. The progression of the claim hasn't always been smooth, but I think £750 compensation, and an apology, reasonably acknowledges this.

My final decision

My final decision is that I uphold this complaint in part. Accredited Insurance (Europe) Ltd should:

- arrange for an independent survey of the damp situation and confirm next steps to Ms H and Ms H; and
- pay Ms H and Ms H £750 compensation in total.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H and Ms H to accept or reject my decision before 19 January 2026.

Mike Waldron
Ombudsman