

The complaint

Mr A and Mrs A have complained about how Royal & Sun Alliance Insurance Limited trading as More Than (RSA) dealt with a claim under their home insurance policy.

What happened

Mr A and Mrs A contacted RSA to report storm damage to their home. They later complained because RSA had declined the claim and about the service they had received.

When RSA replied, it apologised for the distress and inconvenience caused to Mr A and Mrs A. It accepted that Mr A and Mrs A had requested the home emergency team to visit, but it was three days before they did so. It also acknowledged it would have been confusing for Mr A and Mrs A that when the home emergency team visited, its supplier had already visited to inspect the damage and validate the claim. It also explained how it assessed storm claims. It said there were storm conditions. However, its surveyor had found a breakdown in materials over a gradual period, which was why the claim had been declined. Given Mr A and Mrs A's feedback about the surveyor, it had asked that company for more information to support the decision to decline the claim. However, the company had been unable to provide evidence to support the decision. So, RSA said it would be honouring the claim for storm damage. It also offered £275 compensation to reflect the distress and inconvenience caused to Mr A and Mrs A.

When Mr A and Mrs A complained to this Service, our Investigator didn't uphold it. She said RSA had responded fairly to the issues raised. It had agreed to honour the claim and offered compensation for the issues identified. RSA was dealing separately with a complaint about the claim settlement that was offered.

Mr A and Mrs A didn't agree this was a fair outcome. They said the claim settlement offered was significantly less than the cost of the repairs. So, the complaint was referred to me.

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 this complaint. I will explain why.

As part of my decision, I'm only able to look at the issues covered by the specific complaint I'm considering. RSA has said it is looking at the complaint about the claim settlement as a separate issue. It doesn't form part of this complaint and I'm unable to comment on it.

RSA has accepted that there was a storm around the time Mr A and Mrs A made a claim for storm damage. It has said, despite its surveyor's initial findings, that it has been unable to show it's reasonable to say the damage found was the result of a breakdown of material over a gradual period. So, I think it was fair that RSA said it would honour the claim.

RSA also accepted that its home emergency team didn't visit for a few days and that, when they then visited, it would have been confusing for Mr A and Mrs A as a visit had already taken place to assess the damage. It's my understanding that this resulted in Mr A and Mrs A turning the home emergency company away. RSA also acknowledged the upset Mr A and Mrs A said they were caused by the surveyor's attitude during the visit. So, I think RSA fairly and reasonably considered the impact on Mr A and Mrs A of how the claim was handled.

As well as agreeing to honour the claim, I think it was fair that RSA paid some compensation. Looking at the issues that were considered as part of this complaint, I think the £275 it offered was fair in the circumstances. This is in line with what I would have said it should pay had it not already offered to do so.

So, having looked at the issues that form part of this complaint, I don't uphold it or require RSA to do anything else in relation to it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A and Mr A to accept or reject my decision before 15 September 2025.

Louise O'Sullivan
Ombudsman