

The complaint

Ms P and Mr T complain about the way Great Lakes Insurance UK Limited ('Great Lakes') handled a claim they made on their property insurance policy.

Mr T has acted as the main representative during the claim and complaint process. So, for ease of reference, I will refer to any actions taken, or comments made, as those of "Mr T" throughout this decision.

What happened

Mr T Held a buildings insurance policy underwritten by Great Lakes. In January 2025, he made a claim after the roof of an outbuilding on his property collapsed, causing damage to the structure and contents that were stored inside. Great Lakes appointed a loss adjuster, who arranged a site visit which took place around ten days later. Following that visit, the loss adjuster identified the likely cost of the claim could exceed their delegated authority and recommended that the claim be referred back to the underwriter to instruct a surveyor.

As part of the initial investigations of the claim, asbestos testing was arranged and samples were taken towards the end of January 2025. The results confirmed the presence of asbestos in the roof materials of the outbuilding. And because of the scale of the damage and the asbestos findings, the loss adjuster issued a preliminary report which recommended a further underwriter referral before progressing with the full survey.

In early February 2025, Great Lakes asked a number of questions to validate the claim, and these questions were responded to by the loss adjuster. Throughout February 2025, Mr T contacted the loss adjusters on several occasions for updates and expressed his concerns about the length of time the claim was taking. He was particularly concerned as the property was on the market at the time. The loss adjusters confirmed they were awaiting further instructions from Great Lakes and continued to chase for approval to proceed with the claim.

In late February 2025, Great Lakes granted permission to instruct a surveyor, subject to appropriate health and safety measures being in place due to the asbestos. However, it was later confirmed a physical survey could not take place immediately whilst asbestos remained present at the site, and a desktop assessment using a drone was attempted instead. However, after the desktop assessment was completed, the surveyor advised a physical inspection would still be required to fully understand the cause and extent of the collapse of the outbuilding.

Further discussions took place about whether asbestos removal or additional safety measures would be needed to allow this to happen safely, and an asbestos specialist attended the property and provided advice on appropriate PPE requirements. In March 2025, Great Lakes approved the removal of asbestos and debris and arrangements were made for a surveyor to attend with appropriate precautions in place. The surveyor ultimately attended the property in early April 2025.

Mr T raised a complaint to Great Lakes and said there had been avoidable delays in progressing the claim and the condition of the outbuilding and its contents had deteriorated

as a result. Great Lakes considered the complaint and issued a response in April 2025, but they did not uphold the complaint. They said delays were unavoidable given the need for asbestos testing, underwriter approval and safe survey arrangements. Mr T remained dissatisfied with the response to his complaint – so, he brought it to this Service.

An Investigator looked at what had happened but didn't recommend the complaint should be upheld. While they accepted the period between the claim being reported in January 2025 and the surveyor attending in April 2025 was lengthy, they didn't think there was any persuasive evidence that showed avoidable delay and overall, the Investigator did not think that Great Lakes had delayed the overall progress of the claim unfairly.

Mr T did not agree with the Investigator's conclusions and asked for an Ombudsman to consider the complaint. He said Great Lakes was aware the property was up for sale so he felt the claim should have been treated as more urgent. He also said he was particularly concerned about safety, as asbestos remained exposed during a period of bad weather and he felt Great Lakes had prioritised cost over his well-being. He maintained that nearly five months was an unreasonable amount of time to wait for a surveyor to attend a relatively simple structure and that the delays had caused significant frustration and a loss of confidence in the claim process.

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've reached the same overall conclusion as the Investigator, and I do not uphold this complaint.

I want to start by acknowledging I've only provided a summary of what happened here, as the background of this complaint is well known to Mr T and Great Lakes. So, while I've read and considered everything that's been provided, I haven't commented on each and every point made, or piece of evidence provided. Instead, I've focused on what I consider to be the key points of the dispute in order to reach a fair and reasonable outcome. This isn't meant as a discourtesy; it simply reflects the informal nature of this Service.

I also want to set out what I will be considering as part of my decision. I'm aware Mr T has brought a separate complaint against Great Lakes about the outcome of the claim decision itself, which this Service is also considering separately. And that means I won't be making any findings about the claim in this decision. However, as both complaints arise out of the same set of background events, there will be instances where I refer to background information which overlaps the complaints.

I appreciate Mr T's strength of feeling about how long the claim took to progress, particularly given the property was on the market at the time. But the question for me to decide in this complaint isn't whether the process felt slow, it's whether Great Lakes caused avoidable delays.

I've carefully considered the claim timeline, and I'm ultimately satisfied that the key steps taken by Great Lakes and their loss adjusters were reasonable in the circumstances. An initial site visit was arranged promptly, asbestos testing was organised early on, and the claim was referred to underwriters once it became clear the likely costs could exceed delegated authority limits. I'm also satisfied it was fair and reasonable for Great Lakes to ask for further information to validate the claim before giving permission to proceed.

I also think the presence of asbestos in this claim is particularly important. Because once asbestos was identified, Great Lakes had to ensure that any inspection carried out could be done safely. And that means seeking expert advice, considering appropriate health and safety measures, and in the interim, attempting a desktop assessment. While I accept these steps inevitably limited how quickly the physical survey could take place, I'm not persuaded they represent avoidable delays. Instead, I'm satisfied they demonstrate the need to balance progressing the claim whilst ensuring inspections could be carried out safely and appropriately

I've noted Mr T's concerns that Great Lakes prioritised cost over safety, and asbestos remained exposed during a period of bad weather. But I haven't seen any persuasive evidence that demonstrates Great Lakes's decisions were driven by cost considerations at the expense of safety, or that they failed to follow expert advice as it became available. While the approach to the claim changed as more information was obtained, I don't find this shows earlier steps were unreasonable at the time they were taken. I also haven't seen any persuasive evidence that demonstrates any deterioration or risk to health resulted from avoidable delay by Great Lakes, rather than from the initial collapse itself and the problems caused by the presence of asbestos.

I accept there was a brief period in February 2025 where communication could have been clearer, but I'm not persuaded this delayed the overall progress of the claim in any significant way, especially as the loss adjusters were still awaiting underwriting approval during that period. For these reasons, although I recognise how frustrating the situation would have been for Mr T, I'm not persuaded that the available evidence demonstrates Great Lakes acted unfairly or unreasonably in how they handled the claim during the period covered by this complaint.

My final decision

For the reasons I have set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P and Mr T to accept or reject my decision before 4 March 2026.

Stephen Howard
Ombudsman