

The complaint

Miss B is unhappy her claim has been delayed by Accredited Insurance (Europe) Ltd ("Accredited") after a storm caused damage to her shed roof and part of the roof / guttering of her property. Accredited were providing a home insurance policy.

What happened

Miss B made a claim when a storm caused damage to her property in January 2024.

Accredited appointed a surveyor to review and validate the claim.

Due to the delay in Accredited acting and progressing the claim, Miss B raised a complaint. Accredited made a final response to the complaint in February 2025. It acknowledged the delays that had occurred and offered £750 compensation for the distress and inconvenience caused. It said a different loss adjuster would take over the claim.

Miss B is unhappy that her damage hasn't been repaired, and she doesn't think the compensation is fair given the time that has passed. As of June 2025, Accredited still hadn't made any further visible progress with the claim.

Our investigator decided not to uphold the complaint. He thought the compensation offered was reasonable for the distress and inconvenience caused. Miss B disagreed, so the case has been referred to an ombudsman.

My provisional decision

I made a provisional decision on this on 22 July 2025. I said:

"Having considered the evidence, I intend to uphold this complaint. I'll briefly explain why.

After an event which causes damage, a policyholder is inevitably going to suffer a degree of inconvenience. However, Miss B bought an insurance policy to cover her in such an event. Miss B is right to expect Accredited to act as an expert in managing her claim. It's what it does daily. Accredited should've led Miss B through the process and carefully managed and led the claim on her behalf and made her life easier during her time of distress. Accredited haven't done this. It has added to Miss B's distress and caused further inconvenience.

Miss B said (in June 2025) *"[Accredited's] representative is still dragging its heels and are now asking [Miss B] to get quotes for the repairs even though it has appointed builders. After 17 months since my [claim] there is still no sign of the repairs being done"*.

I've reviewed the information sent to our service by Accredited and I can see at least three different parties were deployed to review the claim in some form or another. It is clear from reading the internal notes that the delays were caused because of confusion internally between its representatives and indecision.

I can see from the notes that Accredited's first representative accepted the claim. However, when other representatives became involved there were efforts to decline parts of the claim

due to wear and tear.

It's not easy to assess from the information sent over from Accredited whether it continues to accept part of the claim or not. I think this is in part a cause of the delay. The claim seems to have been managed poorly.

Miss B has said the delays have meant further damage has been caused. Where the guttering / fascia was blown away further water has entered the property.

I don't think it's beneficial for me to review this complaint just up to the point where the final response letter was issued by Accredited. It's clear the same issues have been ongoing. So, I'm going to consider the complaint to the point of the last communication on file (26 June 2025). Otherwise, it doesn't move this issue forward for Miss B. However, I'm making my decision a provisional decision, to allow both parties opportunity to respond further.

I think it's unreasonable for a claim of this nature / size not to be resolved in this timeframe. Therefore, I intend to uphold this complaint. Following the first inspection, Accredited should've indicated clearly what it was prepared to cover and what it wasn't, with clear reasoning. It hasn't done this, and I can't see that it has clearly communicated this since.

Given the time that has passed, it won't be possible to determine what was caused by the storm and what was caused by pre-existing wear and tear. Therefore, I intend that Accredited repair the damage that was reported when the claim was made. I can see the claim details were recorded as *"Policyholder advises during the storm it has caused her shed roof to blow off and into the next door property, the guttering at the back of the house as well as some slates have blown down"*.

I intend that Accredited repair the shed by replacing the roof. Accredited should repair the guttering and the damaged slates. As the damage was a long time ago, if Miss B can show there is further damage internally or to other external parts of the house (or shed), due to further rain ingress, then Accredited should also fix this / replace the damaged parts. Any damaged contents should be replaced / repaired in line with the policy conditions.

If Accredited had decided on the claim earlier, either it or Miss B could have taken appropriate actions to repair the property and to mitigate further damage. For the reason, I've set out, Accredited shouldn't refuse to repair works due to wear and tear.

Given the long running nature of this claim and the frustration and distress Miss B has suffered, I don't think the compensation offered is reasonable when considering the period to June 2025. Miss B has been inconvenienced dealing with a poorly managed claims process. This has happened at a time she has suffered personal distress, so the cumulative impact on her would've been greater. I think Accredited's mistakes have caused serious disruption and substantial distress over a sustained period. Therefore, I intend that Accredited pay a total of £1,250 compensation (this is £500 more than the original offer)".

Responses to my provisional decision

Miss B accepted my provisional decision and she didn't have anything further to add.

Accredited said "whilst there has been issues and complications, the loss adjuster has acknowledged that the timescales are longer than anticipated, there has been ongoing work and communication, with [our contractor] completing the mitigation and drying and a [M] contractor was involved for quoting for the repair. [Miss B] was also asked to provide an estimate but was unable to do so and the [M] contractor has undertaken work now. There has been some further water ingress that is being addressed as part of the claim, with

only a minor increase in costs, but there is also pre-existing damp issues at low level in the house that needed to be separated from the peril related damage". Accredited also provided further details on the timeline.

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 contacted Accredited as I was unsure what it was asking me to consider with the information it had provided me. I clarified that I wouldn't expect Accredited to repair damage that existed before the peril related damage occurred, for example any rising damp.

Accredited confirmed it didn't have anything further to say.

As I haven't received any new information, I see no reason to change my provisional decision.

My final decision

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

- Repair the shed by replacing the roof. Accredited should repair the guttering and the damage slates. As the damage was a long time ago, if Miss B can show there is further damage internally or to other external parts of the house, due to further rain ingress, then Accredited should also fix this. Any damaged contents should be replaced or repaired in line with the policy conditions.
- Pay a total of £1,250 compensation (this is £500 more than the original offer). If Accredited has already paid the £750 offered, it only needs to pay the additional amount.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 8 September 2025.

Pete Averill
Ombudsman