

The complaint

Mrs T complains about the way Ageas Insurance Limited (“Ageas”) handled a claim she made on her landlords property insurance policy.

What happened

The following is intended as a summary of key events only.

Mrs T held a landlords property insurance policy underwritten by Ageas and made a claim for water damage to her bathroom in August 2024. Ageas accepted the claim but Mrs T said the appointed contractors carried out poor quality work, communication was poor, and the repairs took longer than she was told they would. Repair works began in late September 2024, but Mrs T says the bathroom was stripped out and not re fitted for several weeks, leaving her tenants to use an external bathroom pod. She also said she’d paid for a private plumber to fix a second leak she said was caused by Ageas’s contractors.

Mrs T raised a complaint in November 2024 outlining her concerns. Ageas responded and accepted the work didn’t appear to have met their expected standards and apologised. They partially upheld the complaint and awarded £250 for distress and inconvenience. Mrs T remained unhappy with the response to her complaint – so, she brought it to this Service.

An Investigator looked at what had happened and recommended that the complaint should be upheld. They said they weren’t satisfied the available evidence demonstrated the second leak was due to anything Ageas’s contractors had done, so they didn’t think Ageas should cover this. But they were persuaded the repairs generally were below a reasonable standard and recommended that Ageas either re-attend to put the work right or pay a cash settlement for Mrs T to have the works fixed herself. The Investigator also recommended that Ageas should award a further £200 compensation, for a total of £450.

I then wrote to Ageas on 10 October 2025 and set out why I was minded to uphold the complaint. I said Ageas appeared to agree from the outset that there were workmanship issues that needed to be resolved, and the bathroom was left with poor workmanship. I also explained why I felt the secondary leak lacked full confirmation of who was responsible for it; so, I didn’t think it would be fair or reasonable of me to direct Ageas to pay the £120 plumber cost. But I did think Ageas should pay a total of £450 compensation.

Mrs T replied and said she accepted my provisional findings for Ageas to either carry out the works with a different contractor or a suitable payment to allow her to employ a company to resolve everything herself. And she said £450 compensation was fair. Ageas didn’t provide any further information for me to consider – so, I will now set out my final decision below.

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 conclusions as I have set out to the parties previously and I uphold this complaint in part.

I've seen evidence that satisfies me the works took much longer than Mrs T was initially told they would, and the bathroom was left with overall poor workmanship. Additionally, I note that Ageas's contractors agreed from the outset that there were workmanship issues that needed to be resolved. I think it's therefore accepted that the repairs were below a reasonable standard to put Mrs T back in the position she would have been in prior to the claim.

Putting things right

The outstanding issues either need to be resolved by Ageas directly, using a different contractor than the first time, or Ageas should offer a suitable cash settlement in order for Mrs T to rectify them herself.

For clarity, any cash offer should be based on Ageas's own contractor's rates if Mrs T chooses not to use a contractor put forward by Ageas. But if Ageas is unable to appoint a suitable replacement contractor, the cash settlement should be based on the rates Mrs T as a consumer can obtain, and not Ageas's own rates.

I also think there were occurrences of communication delays which I think would have added additional distress and inconvenience to the situation. It follows that I think Ageas should pay the total sum of £450 compensation, less any amounts previously raised.

In relation to the other issues, I'm persuaded the Investigator has already fairly commented on these. The secondary leak lacks full confirmation of who is responsible for it; so, I don't think it would be fair or reasonable of me to direct Ageas to pay the £120 plumber cost. It also appears Mrs T agrees with this approach and hasn't submitted anything further for me to comment on this aspect of the complaint.

My final decision

For the reasons I given, my final decision is that I uphold this complaint in part. I direct Ageas Insurance Limited to resolve the complaint in the way I have outlined in the "Putting things right" section above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 17 November 2025.

Stephen Howard
Ombudsman