

The complaint

Miss C complains about the way Covea Insurance plc ('Covea') handled a claim she made on her property insurance policy.

What happened

Miss C held a property insurance policy with Covea. She raised a claim with them in June 2024 following an escape of water. Miss C raised a complaint because she was unhappy with how Covea's contractors were handling the claim. She said works hadn't been completed to a high standard, further damage was caused during the repairs; including to her alarm system wiring which meant it didn't work for a period of time.

Miss C raised a complaint to Covea which was ultimately referred to this Service to consider. That complaint considered what had happened up until February 2025, and Miss C would need to raise a new complaint for events after then.

Miss C continued to have problems with the claim until it was cash settled and was also unhappy her renewal premiums had increased. So, she raised a new complaint. Covea considered what had happened since February 2025 and issued a second final response and awarded £750 compensation. They said their previous final response hadn't taken all of Miss C's inconvenience into account and there were also further issues finalising everything before the claim was settled. But they said they hadn't offered renewal terms as Miss C's claim history meant they didn't offer an invite. Miss C remained unhappy with Covea's response to her complaint – so, she brought it to this Service.

An Investigator looked at what had happened but felt Covea had done enough to put things right. She said Miss C had been caused further disruption while finalising the repairs and claim settlement and there were still snagging items outstanding. But she felt the £750 compensation was enough to put things right. And in respect of the renewal price increasing; the Investigator said Covea had provided evidence that Miss C's policy hadn't been renewed with them – so any price increase was with another insurer, which she couldn't look at.

Miss C didn't agree with the Investigator's findings. She said the £750 compensation wasn't enough to put things right and ask for an Ombudsman to consider the complaint.

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 outcome as the Investigator, for largely the same reasons.

I acknowledge that I've summarised Miss C's complaint in a lot less detail than she's submitted it. No discourtesy is intended by this - it simply reflects the informal nature of this Service. This means I only intend to comment on the points of the complaint that I consider

to be relevant in order to reach a fair and reasonable conclusion overall. However, I want to assure the parties that I have read and considered everything provided.

I also want to set out what I will be looking at as part of my decision. I'll be considering the period from when Covea issued their second final decision in February 2025 up until the claim was cash settled. I'm aware Miss C has brought a separate complaint against Covea for issues before this date this Service has already considering separately. And that means I won't be making any findings about what happened prior to this date. However, as both complaints arise out of the same set of background events, there will be instances where I refer to background information that overlaps the complaints as well as looking at the total compensation awarded.

I've considered the claim timeline after Covea issued their second final response. I can see Miss C faced further disruption after her first complaint and has provided photos of the work she was unhappy with, as well as a further leak which caused additional frustration for her. And I've seen that she experienced ongoing disruption must try to put her home back in order and she raised issues with the quality of the workmanship and decided to source her own quotes.

Between March and April there were continued discussion around these quotes, as well as amendments to consider whether a new toilet was considered part of the same claim or a new one. Miss C also raised concerns around her renewal premiums and said they had increased dramatically which caused her not to renew with Covea and seek cover elsewhere.

Covea accepted there had been additional issues with resolving all of the repairs and they also accepted some issues hadn't been factored into the original compensation award they made. They recognised Miss C had to get her own contractors but said they would not be compensating her for a loss of use of her bathroom, as there were other bathrooms available. They also said they hadn't offered a renewal quote as Miss C's claims history meant she felt outside of their underwriting appetite. So, they said any renewal would have been with another underwriter and they couldn't comment on that aspect of the complaint. But they did award a further £750 compensation in relation to the distress and inconvenience Miss C had experienced.

The investigator felt the additional £750 compensation was fair in circumstances, given it was made in addition to £350 in the separate complaint. And as I have explained in Miss C's other complaint, this Service doesn't punish or fine a business. A compensation award is intended to reflect the impact a business's actions had on their customer. So, I need to think about whether Covea's compensation is enough to reflect the impact their actions had on Miss C.

In my view, the combined compensation fairly and reasonably reflects the overall impact of the delays, poor workmanship, and inconvenience Miss C has described. And while I acknowledge Miss C has said £750 on its own isn't enough, I think it's right to recognise that Covea have affectively topped up their award once more issues came to light.

Given the overall award between the two complaints is £1,100, I'm satisfied the sum awarded here of £750 is fair and reflects the impact Covea's actions had on her across the claim period. I appreciate this may not be the level of compensation Miss C had hoped for, and it may not ultimately change matters for her. But I consider the total compensation to be in line with the level of compensation appropriate to these issues, and I'm satisfied this produces a fair and reasonable outcome in this particular complaint.

I'm also aware Miss C has raised issues with paying her excess and says the delays slowed her putting her property on the market. I haven't seen any evidence Miss C raised these points to Covea for them to consider, but I think it's important to note that this isn't something I would ask Covea to reimburse.

In a normal claim process, a policyholder is required to pay their excess in order for the claim to progress. This forms the portion of the claim they are contractually required to meet, and this isn't unusual or unreasonable. So, while I appreciate Miss C's concerns, I don't find Covea did anything wrong here; they are entitled to request the excess be paid in order to conclude the claim.

In respect of Miss C saying she couldn't put her house on the market sooner, this isn't a point she raised with Covea at the start of the complaint. I also haven't seen any evidence of a demonstrated loss as a result of this. So, I'm unable to treat this as a separate loss to make an award for.

Finally, I can see Miss C raised concerns over her premiums increasing and she said that she sought alternative cover elsewhere. The Investigator has already set out that Covea has provided evidence to this Service which shows they did not offer a renewal invite to Miss C. They said this was because Miss C's claim history meant they weren't able to provide a quote. That means this aspect of the complaint isn't something I can fairly hold Covea responsible for. If Miss C is unhappy with the price another insurer provided to her, she would need to raise that with the insurer that actually provided the quote.

Conclusion

While I sincerely appreciate Miss C has had additional distress and inconvenience over and above what I would consider to be a normal claim process, I find the compensation Covea has already paid of £750 is a fair and reasonable offer to put things right. And I'm also mindful that across the two complaints Miss C has been paid a total of £1,100, I'm satisfied this adequately recognises the total inconvenience and distress Miss C has experienced.

My final decision

For the reasons I've given 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 Miss C to accept or reject my decision before 13 October 2025.

Stephen Howard
Ombudsman