

The complaint

Mr V and Mrs V complain that Accredited Insurance (Europe) Ltd unfairly declined their home emergency claim for a water leak.

What happened

Mr V and Mrs V held a home emergency policy with Accredited.

In May 2025 they had a leak when a hot water pipe to their bathroom broke. They couldn't locate the stopcock and so they called their own plumber to attend. He arrived and stopped the leak before 1.00pm.

Mr V and Mrs V also rang Accredited at 12.52pm to make a claim but were told that they couldn't as they had already arranged and paid for their own contractor without authorisation.

Accredited issued a final response in which they said they couldn't uphold the complaint, and Mr V and Mrs V brought their complaint to us.

One of our investigators has looked into Mr V and Mrs V's complaint and she thought Accredited had fairly declined the claim, but Mr V and Mrs V disagreed and so the complaint has come to me to decide.

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 have to think about whether Accredited have declined the claim fairly and in line with the policy terms. Having done so, I'm not upholding this complaint, and I'll explain why.

In the Insurance Product Information Document, it says:

“What is not insured?”

Costs which we have not agreed to”.

In the policy it also includes the following terms:

“Reimbursement basis

In some circumstances we may agree that you can arrange for your own tradesperson to deal with the emergency. You must get our permission before arranging this. This policy will not pay for any costs or charges for work you arrange before we have agreed to it”.

“General exclusions

We will not be responsible for costs arising from or in connection with the Following:

2. Costs which we have not agreed to”.

Home Emergency policies are to provide cover for situations where an incident occurs which threatens to cause damage to the property, and which requires urgent attention. This policy requires that when an emergency occurs, the policyholder first makes contact with Accredited, and they will either attend to remedy the emergency, or authorise the cost of emergency repairs.

While I can understand that Mr V and Mrs V had situation requiring urgent action, they didn't make contact with the insurer as required in the policy terms, instead calling their own plumber without finding out if Accredited could have supplied one immediately. This prejudiced Accredited's position so they were unable to respond to the emergency using their own contractors in line with the policy.

While I appreciate that if Mr V and Mrs V had called Accredited first, the cost of using their own contractor may have been authorised, I don't think that Accredited have acted unfairly in rejecting the claim for reimbursement given the failure to follow the policy terms.

My final decision

My decision is that I'm not upholding Mr V and Mrs V's complaint about Accredited Insurance (Europe) Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V and Mrs V to accept or reject my decision before 8 January 2026.

Joanne Ward
Ombudsman