

The complaint

Mrs H has complained about the way Covea Insurance plc has handled a claim under her residential landlord insurance policy.

References to Covea in this decision include its agents.

What happened

Mrs H owns a buy to let flat. She took out a residential landlord insurance policy with Covea which covered her fixtures and fittings for up to £5,000.

She made a claim to Covea after a fire damaged the flat on 31 July 2024. The fire had started in the kitchen. Covea asked Mrs H for various information including photos of the damage, an inventory report and quotes for the repair work. It chased Mrs H for this in mid-October and she provided the information shortly afterwards. The works included a new kitchen and some new bathroom fittings. Mrs H also had some other works done which weren't covered by her policy.

On 20 December Covea wrote to Mrs H's builder setting out which fixtures and fittings were covered by the policy. Covea asked him to provide a cost breakdown of the works that met the policy definition of fixtures and fittings. The builder refused to do this unless he was paid for the extra work involved.

Mrs H complained to Covea about her builder being required to give a breakdown of the works into those that were covered by the policy and those that weren't. Covea didn't accept that this was unreasonable but it agreed that it had asked for other information on multiple occasions when it had already been provided. It awarded her £100 compensation for that.

Mrs H referred her complaint to this service. Our Investigator thought Covea had enough information to settle the claim. She thought it should now assess the costs based on the information it has and make a reasonable settlement offer to Mrs H and add interest from the date the invoice was received by it. She also recommended that Covea should pay a total of £250 compensation to Mrs H.

As Covea didn't agree, the matter has been referred to me.

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.

At the outset I'll explain that a policy holder has a duty to comply with an insurer's reasonable requests for information when investigating a claim. But the key word here is "*reasonable*". I need to decide whether Covea's insistence on a full breakdown of the invoices was reasonable.

My starting point is the policy wording which defines fixtures and fittings as follows:

“Fixtures and Fittings

...

- *Boilers, central heating equipment, ducts, fires, fixed pipes, storage heaters and tanks;*
- *Built-in domestic appliances, furniture and kitchen units;*
- *Cables, light fittings, switches and wires;*
- *Fitted aerials, mast and satellite receiving equipment;*
- *Fixed glass and sanitary ware.”*

The maximum amount of cover for damage to those items by fire was £5,000. Mrs H says she spent over £20,000 on reinstating the flat. That included £2,050 for new kitchen units and £753 for bathroom fittings. It also included some work which isn't covered by her policy. I think Covea should have sufficient expertise to cost the repairs completed to fixtures and fittings covered under the policy and make a settlement offer to Mrs H based on that. So I don't think Covea treated Mrs H reasonably by requiring a full itemised breakdown of the invoices.

As I think Covea should have settled the claim earlier, in line with this Service's usual approach to delayed payments, it should add simple interest onto the settlement at the rate of 8 per cent a year from the date the first invoice was received by it to the date of settlement. If Covea considers that it's required by HM Revenue & Customs to deduct income tax from that interest, it should tell Mrs H how much it's taken off and give her a tax deduction certificate if she asks for one so that she can reclaim the tax from HM Revenue & Customs if appropriate.

I've also looked at how Covea handled the claim. It has accepted that on several occasions it asked Mrs H for information which she'd already provided. I think this must have been frustrating for her. It also caused her stress and inconvenience by unnecessarily delaying her claim. I agree with our Investigator that a total amount of £250 is appropriate to compensate for the trouble and upset caused to her.

Putting things right

To put things right I think Covea should :

- proceed to assess the claim without further delay based on the information it already has and make a settlement offer to Mrs H;
- pay simple interest of 8 per cent a year on the settlement amount from and to the dates set out above; and
- pay a total of £250 compensation to Mrs H (less any sum already paid with regard to this).

My final decision

I uphold this complaint and require Covea Insurance plc to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 16 October 2025.

Elizabeth Grant
Ombudsman

