

The complaint

Miss R complains about Accredited Insurance (Europe) Ltd (“Accredited”) for its handling of her claim for storm damage to her home. She wants Accredited to agree to settle the claims on the basis of quotes she has received.

What happened

Miss R insures her home with Accredited.

In January 2025, Miss R’s home was subjected to a severe storm, with very high winds and extended rain and cold.

Following the storm conditions, Miss R observed damage to her home, including to the external rendering and guttering, and water had penetrated the inside of her home, causing further damage.

She submitted a claim to Accredited.

Initially, a surveyor for Accredited attended Miss R’s home and was dismissive of the damage, concluding that it was wear and tear and not from the storm.

Miss R complained about the surveyor’s visit. Accredited retracted the surveyor’s dismissal of the claim and offered Miss R £100 compensation for the failings in service.

Accredited then accepted that some damage to the property was caused by the storm, and they undertook an assessment of what they considered was in the scope of the claim and what was out of scope. Accredited accepted that damage had been caused to the external render, and the guttering, and they asked Miss R to get quotes for repair.

Miss R duly obtained quotes from contractors, and these contractors advised her that the exterior of the house required full re-rendering, in order to ensure that the render was long lasting.

Accredited sent its own contractor to assess the works needed, and they prepared a quote for Accredited based on patch repairs to the render, where it had been cracked, or where it was coming away from the wall.

Accredited has not agreed to fund the quotes obtained by Miss R, and has offered to undertake the patch repairs, and repairs to the guttering, or to cash settle the claim at the level it would have had to pay its own contractor for the repairs.

Miss R was not happy with this and contacted us.

Whilst we were investigating the complaint, Accredited made an increased offer to Miss R. This was to include the interior damage within the settlement, and to increase their offer of compensation to £300.

One of our investigators has looked into this matter and set out their view. This was that the

additional offer from Accredited was fair and that this is the most appropriate way to resolve the complaint.

Miss R has not accepted that view. She feels that Accredited, and by extension the contractors for Accredited, are focussed on doing the repairs as cheaply as possible, rather than with regard to her home having lasting repairs. She feels that the entire render should be replaced, as she was advised by her contractors.

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, in particular, reviewed my colleague's thorough analysis of the history of the claim, and the subsequent communications with Miss R where her disagreement with the view were explored.

I understand why Miss R has experienced a breakdown of trust with Accredited, and why she feels that Accredited is looking to resolve the claim as economically as possible.

I also appreciate why she, having been told by the contractors quoting her for repairs, thinks that a full replacement of the render is necessary for a lasting repair.

I do, however, agree with my colleague's conclusions and I will explain why.

Miss R's insurance policy, as she has pointed out, is meant to indemnify her for damage caused by insured perils, such as storm. If an insured peril occurs, then it is meant to restore her home to the pre-incident condition.

This would normally mean that it seeks to repair, rather than replace damaged surfaces. For example, if a roof was damaged and tiles were lost then the repair would be replacement of those sections of tile, rather than replacement of the entire roof.

The contractors who have quoted Miss R for the work have advised on the basis of ensuring the longest lasting fascia of her home. This is understandable, and may well be the better option for longevity, but it is beyond what the insurer is obliged to provide.

The insurer has to repair the damage done by the storm itself, and any consequent damage from water getting into the fascia. If it believes that it is possible to do this by repairing sections of the render only, and that this will be a more economic way to meet its obligations then it is entitled to attempt this repair.

The repairs offered by Accredited would have to be effective and would be expected to be of a good standard. Accredited has noted that if, during the repair, it identifies that the render has been lifted away from the wall more extensively, then it would need to repair that too, and this is correct.

I understand why Miss R has low confidence in the contractors provided by Accredited to date, and Accredited has offered to ensure that it will not use those same contractors for repairs. This is reasonable, and I think it would be excessive to require Accredited to fund a more costly option when it has offered appropriate repairs, carried out by contractors who have no prior history with the issues on Miss R's claim.

If Miss R were unhappy with the completed repairs, she would be entitled to complain to Accredited about them, and we could later consider such complaint, if necessary.

If Miss R decided that she wants to pursue the work offered by her own contractors, she is entitled to do this, but as my colleague set out, Accredited would only be liable to pay to her the amount it would have cost Accredited to do the work through its own contractors.

Finally, I agree that Miss R has experienced extended disruption and upset while this claim has progressed, and that she has had to make multiple complaints. I understand that this has been very upsetting for Miss R, but I have borne in mind that insurance claims occur when there has been a disruptive or upsetting event. Whilst they ought not to exacerbate upset, they cannot remove disruption completely.

I therefore think that my colleague's recommendation of compensation to Miss R totalling £300 is appropriate, to reflect her significant distress and inconvenience. I am satisfied that this is in line with other awards made by this service.

As noted by my colleague, if Accredited has already paid any compensation to Miss R then it can deduct this from the total to be paid.

Putting things right

In order to put matters right, Accredited Insurance (Europe) Limited should now:

- Continue to settle Miss R's claim for damage to the interior of her home;
- Settle Miss R's claim for damage to the exterior of the property – either by commissioning repairs (if Miss R agrees) or by cash settling the claim if Miss R requests to cash settle; and
- Pay to Miss R £300 compensation for her distress and inconvenience.

My final decision

As set out above, I uphold Miss R's complaint, and direct Accredited Insurance (Europe) Limited to:

- Settle Miss R's claim for damage to the interior of her home;
- Settle Miss R's claim for damage to the exterior of the; and
- Pay to Miss R £300 compensation for her distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 23 October 2025.

Laura Garvin-Smith
Ombudsman