

The complaint

Mr and Mrs M were unhappy with the standard of workmanship carried out by esure Insurance Limited ("esure") in relation to their home insurance claim and the subsequent delays this caused to their claim.

What happened

Following a fire at their home, Mr and Mrs M explained the poor experience they had at the hands of esure and their representatives. The fire in itself was extremely distressing, but they feel there is a range of examples of poor workmanship during the claim that made their home unsafe and forced them to stay in alternative accommodation for a longer period than necessary.

Frustrated at not getting any response to their repeated calls for help, Mr and Mrs M wrote to esure's Chief Executive. Following a review of the complaint, esure said it had arranged payment of £500 for the issues that were discussed with esure's Complaint Executive. Mr and Mrs M don't recall speaking to a Complaint Executive and didn't accept the £500 compensation (they've said it hasn't been received).

Our investigator decided to uphold the complaint. He thought esure's work left Mr and Mrs M's family in a dangerous situation and thought they had been inconvenienced with having to return to alternative accommodation, so he awarded an additional £1,000 compensation for the distress and inconvenience caused. Mr and Mrs M disagreed, so the case has been referred to an ombudsman.

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.

When writing to our service, Mr and Mrs M outlined the main points to their complaint, which included (paraphrased):

- *"advised we would get back home within 6 months, which did not happen*
- *esure's representative case worker didn't contact with Mr and Mrs M for weeks, when they were told it would be no more than a couple of days; this happened often*
- *leaving me not knowing what was happening with my claim*
- *advised our home would be ready the first week in August, meeting was arranged with the surveyor and contractor on the 9th August 2024 – but our home still not ready to move back in, due to unprofessional workmanship*
- *four meetings going over a lot of the same areas*
- *workman had put our burnt and smoke damaged door frames back up in our home*
- *this went on for months, so I decided to stop the contractors coming back into my home. Many corners were cut, the standard of work was unbelievably unprofessional and things would get chipped or damaged each time they were at my property (finding the smoke damaged, melted vent in my cupboard they painted over was the last straw).*

- *over time I had to raise a number of complaints, I had to decide that I would have to find someone to complete the outstanding work as all trust and faith was lost, to how badly things were. And my insurers allowed this to go on for as long as it had*
- *our goods were delivered from storage (after the fire); our sofas came back smelling of smoke, we removed these into the garden and even in the small period of time there was a smoke smell lingering in our living room (left with no sofas for a month)*
- *going through the boxes was a nightmare as a lot of items had to be disposed of as they stunk of fire*
- *I brought this to the attention of insurers and was disregarded and advised the company said they done a successful clean*
- *I nearly got burned from the shower, as it was only producing hot to burning water*
- *washing machine / dishwasher wasn't working as they'd wired our kitchen differently*
- *switching our oven on was tripping our whole home*
- *sink in kitchen had leaked, soaking and damaging the cupboard (only noticed some time later)*
- *sent an Email to the CEO of esure in regards to us being allowed to return home despite how unsafe it was. esure advised someone senior would be in touch and offered £500 as a gesture of goodwill. Received an email from a person in the Operations Department, thanking me for speaking with her and pleased I accepted the outcome of my claim. Firstly, she did not contact or speak with me and I most certainly did not say I was happy with the outcome".*

Most significantly Mr and Mrs M said the plumbing work wasn't carried out by a qualified plumber, but a joiner and the work had been wrongly passed as safe tested. Mr and Mrs M arranged for an independent test to be carried out and the work was condemned and classed as unsafe, which resulted in Mr and Mrs M having to return to alternative accommodation.

esure's final response letter didn't hold any detail to correct Mr and Mrs M's version of events, so I can only assume there version of events was accurate. Esure has accepted our investigator's view and the total compensation recommended (£1,500, £1,000 more than esure offered). Mr and Mrs M have asked for this compensation to be reviewed by an Ombudsman; they think they should be awarded more.

It's clear from the list of issues this would've been a distressful time for Mr and Mrs M. They've explained the time period of issues as been roughly 18 months. I can only imagine the frustration Mr and Mrs M have endured during this period.

I'm really pleased Mr and Mrs M pushed to have a second opinion completed on the heating and plumbing works. This potentially has averted something disastrous happening. I'm also pleased esure responded responsibly to this by extending the period of alternative accommodation. Whilst, this did extend the period Mr and Mrs M were away from their home, it meant they were kept safe and were able to feel safe.

The purpose of our award framework is to ensure no financial loss has occurred and to ensure people are properly compensated for distress and inconvenience. I think by offering extended alternative accommodation, esure has helped mitigate the impact of the poor work from its contractors.

That been said, the list of issues is a long one, and I can see this has caused upset for Mr and Mrs M. The impact to their daily lives has been over a sustained period of time, so I think the level of distress will be high. And living away from your main home for so long will cause inconvenience. However, whilst I appreciate this has been a difficult time for Mr and Mrs M and they've been under a massive strain, I think a total of £1,500 compensation is

about right in the circumstances of this claim. This is aligned with our compensation framework. Therefore, I uphold this complaint, I require esure to pay an additional £1,000 compensation for distress and inconvenience.

My final decision

My final decision is that I uphold this complaint. I require esure Insurance Limited to pay:

- An additional £1,000 in compensation – for distress and inconvenience (if the original offer of £500 has not yet been paid, this should also be paid to Mr and Mrs M).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Mrs M to accept or reject my decision before 22 December 2025.

Pete Averill
Ombudsman