

## **The complaint**

Mr J complains about the way Fortegra Europe Insurance Company Ltd handled a claim he made on his household warranty for damage to a sofa.

Mr J has been represented in bringing the complaint by Mrs B. I'll refer to both Mr J and Mrs B at times in the body of the decision.

## **What happened**

Mr J took out a warranty on a sofa he purchased. In 2024 a claim was made under the policy, and an appointment was made to assess the sofa.

In late 2024 Mrs B complained to Fortegra. She said appointments had been missed by the technician and it had resulted in inconvenience to her. Fortegra responded to the complaint with a final response letter on 21 November 2024. It accepted it had missed two appointments and said it would pay £100 to apologise for the inconvenience it had caused.

Unsatisfied with Fortegra's response, Mrs B referred the complaint (on behalf of Mr J) to the Financial Ombudsman Service. She said they felt more compensation was due because Fortegra's non-attendance had impacted her mental wellbeing.

Our investigator did accept that Fortegra's handling of the claim meant that the repair was ultimately delayed, but she felt £100 compensation for that delay was reasonable. She said as Mrs B wasn't the policyholder, she couldn't consider a separate award for her distress. As such she didn't recommend Fortegra do anything further to put matters right.

That outcome wasn't accepted. Mrs B said she'd also been unhappy with the quality of the repair, and she lost time from work as a result of the missed appointments. As such, the matter 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.

Whilst Mrs B, in response to our Investigator's findings, said she was unhappy with the repair carried out by Fortegra, I want to be clear that I haven't reviewed that as part of this complaint.

This Service can only consider complaints which have first been raised with a financial business. I can't see anything in the correspondence between Fortegra and Mr J or Mrs B that shows a complaint about the repair to the sofa was made to it. Fortegra's complaint response covered the complaint about missed appointments. If there are concerns about the actual repair carried out, those would need to first be raised to Fortegra to allow it an opportunity to respond.

In relation to the complaint Fortegra did respond to, I'm satisfied it made a reasonable offer of £100 to resolve the complaint.

I don't doubt Mrs B has been inconvenienced by Fortegra missing appointments, but this Service can only award compensation to eligible complainants. In this instance the eligible

complainant is Mr J, since it is his policy. Mrs B, bringing the complaint on Mr J's behalf, is not someone to whom this Service can award compensation.

However, I can see that cancelling, or not showing up to, appointments would cause a delay in resolving the claim, as well as inconvenience. And as such, I consider an award of compensation is reasonable for Fortegra to make. Our compensation awards say an award in this region will be made where repeated mistakes have been made which might have had an impact over a couple of weeks. I'm satisfied that is what happened during this claim. As such, I consider Fortegra's offer of £100 to be fair and reasonable.

### **My final decision**

My final decision is that Fortegra Europe Insurance Company Ltd has already made an offer to pay £100 to settle the complaint and I think this is fair in all the circumstances. So my decision is that Fortegra needs to pay £100, if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 4 February 2026.

Michelle Henderson  
**Ombudsman**