

The complaint

Ms S complains about Allianz Insurance Plc's handling of her buildings insurance claim.

All references to Allianz also include its appointed agents.

What happened

Below is intended to be a summary of what happened and does not therefore include a full timeline or list every point that has been made.

I'm aware matters are ongoing and that Ms S remains unhappy with Allianz's handling of the claim. But my decision only focusses on events up to the final response letter of March 2025.

- Ms S's property suffered damage from an escape of water around August 2024.
- Ms S said there have been four separate occasions in which water from the property above has entered hers. She said she has had to go back and forth with Allianz constantly to try and resolve or progress matters.
- She said Allianz initially refused to carry out the necessary repairs and would only agree to basic redecoration work. She said the damage to her property is extensive, but feels Allianz attempted to force her to accept substandard work.
- Ms S said she later arranged for her own contractors to carry out inspections, and they agreed the ceilings throughout the property had to be removed and restored.
- Ms S said the walls and ceiling timbers are damp and covered in mould and wants Allianz to restore the property back to how it was before the leaks.
- Allianz provided a final response to Ms S's complaint about its handling of the claim in February 2025. It acknowledged there had been poor communication provided to Ms S from its contractors and loss adjusters. It said it should have been clearer in setting out to Ms S how the claim would proceed.
- It offered Ms S £200 compensation in recognition of this.
- Regarding the scope of the repairs, Allianz said it had been unable to access Ms S's property since December 2024. It acknowledged further leaks had occurred from the property above and asked to her to contact it so it could arrange a further visit.
- Ms S wasn't satisfied with its response; the complaint was then brought to our service.

Our investigator's view

Our investigator didn't recommend the complaint be upheld.

While he agreed there had been some delays in the claim's progression, he didn't think these were always avoidable – or due to the actions of Allianz.

In the circumstances, he felt Allianz's offer of £200 compensation was fair.

Ms S didn't agree with our investigator's view of the complaint and has reiterated the issues she's experienced because of Allianz's handling of the claim and its attempts to force her to accept substandard repairs.

The complaint has now passed 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.

I understand Ms S feels strongly about what has happened. This is her home, and it is understandable that she wants to ensure it is restored to the position it was before the escapes of water.

I want to assure her that I've read and considered carefully everything she's said. However, my findings focus on what I consider to be the central issues, and not all the points raised. This isn't meant as a discourtesy. The purpose of my decision isn't to address every single point the parties have raised or to answer every question asked. And as I've set out above, my decision only focusses on a small timeline.

My role is to consider the evidence presented by Ms S and by Allianz to reach what I think is a fair and reasonable decision based on the facts of the case.

Having done so, I do not uphold the complaint for these reasons:

- When a property suffers an escape of water, it is common that there is an initial period of testing and investigation into where dampness and water penetration has affected the property. The property then often requires a stripping and drying period which needs to be completed before the property can often be properly assessed for what repairs need carrying out.
- There are several remedies that could be possible after this, however this doesn't always mean a total replacement and once drying is complete, it's not uncommon for proposed works to be amended as the full extent of the damage can often become clearer.
- While I understand Ms S desires to complete repairs at the property as soon as possible, this can often be a timely process. In this case the escapes of water were coming from the property above, and I can see repairs were not completed here until January 2025. This has delayed further work from starting at Ms S's property, but I don't think this was an avoidable delay, it's reasonable the source of the leak needed to be resolved before drying works began.
- I do agree that Allianz's contractors could have better managed Ms S's expectations about the claim process, and I can understand why she had concerns about the repairs it was proposing. For example, Ms S raised concerns that only the bathroom ceiling was to be removed, according to Allianz's contractors, while she had been told differently by the drying specialists.
- Whilst I agree Allianz could have communicated better with Ms S. For the timeline I'm reviewing here I think £200 fairly represents the distress and inconvenience caused by its actions. So, I make no further award.
- I'm aware that the claim is ongoing and Ms S continues to have further concerns. If she is dissatisfied with Allianz's handling of the claim, or any proposed repairs or settlement, she might consider raising a further complaint. If she remains unhappy following its response, she may consider referring the matter to our service.

My final decision

My final decision is that I do not uphold Ms S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 29 December 2025.

Michael Baronti
Ombudsman