

## **The complaint**

Mr and Mrs W were unhappy with how their claim was handled by esure Insurance Limited (“esure”) under their home insurance policy.

### **What happened**

Mr and Mrs W made a claim when a pipe in their loft leaked and caused significant damage whilst they were away on holiday. esure accepted the claim and appointed a representative to manage the claim on its behalf.

Mr and Mrs W said the claim was badly organised and managed, with poor communication throughout. It said work that was carried out was sub-standard and Mr and Mrs W had to chase to be reimbursed for payments whilst in temporary accommodation. Mr and Mrs W said esure’s representatives caused damage to their possessions by being careless.

esure accepted damage had been caused by its representatives and said its representatives would have to agree with Mr and Mrs W how to put this right. esure agreed the service provided was poor and there were unnecessary delays. It paid Mr and Mrs W £200 compensation for the distress and inconvenience caused.

Our investigator recommended that esure:

- Cash settle the bed, headboard and pedal bin
- Settle food loss as soon as possible with 8% simple interest per annum
- Pay an increased difference in disturbance allowance based on £15 per adult per day during Mr and Mrs W’s hotel stay
- Pay an additional £200 for distress and inconvenience (total £400).

esure agreed, but Mr and Mrs W thought their complaint was worthy of higher compensation, so the case has been referred to an ombudsman.

## **My provisional decision**

I made a provisional decision on this on 3 October 2025. I said:

Before I look at this complaint, I want to clarify that I will only consider the issues Mr and Mrs W has raised about esure (their home insurance provider). Mr and Mrs W also raised points about their home emergency insurance provider, however, as this is underwritten by a different business, I can’t look at these points under this decision.

The scope of the points raised in the original complaint were wide ranging, but as Mr and Mrs W hasn’t contested most of our investigator’s recommendations (the first three bullet points), and esure has accepted all our investigator’s points, I don’t think there is a need to re-visit these three recommendations, so I will uphold this complaint and will ask esure to complete these actions.

What is outstanding however, is the level of compensation. Esure has accepted our investigator's recommendation (£200 additional compensation), whereas Mr and Mrs W doesn't think it fairly compensates them.

Mr and Mrs W said in their initial complaint that *"despite our consistent and timely communications, the service we have received thus far has been substandard and has caused us significant inconvenience and distress. We knew from the beginning that this process would be stressful however this experience has totally consumed us. We have had lack of sleep, anxiety, worry and the stress that this has caused us is unimaginable"*.

In any claim, as experts in managing claims, I'd expect esure (or its representatives) to lead the policyholder through the claim. As experts, esure deal with claims daily, so it should be familiar with the process and understand what could go wrong. I'd expect it to show empathy to Mr and Mrs W who are going through a tough time. Having returned from a pleasant holiday, they had their world turned upside down when coming home to their significantly damaged property.

It should also be expected with any claim that the incident itself can cause significant distress for the family involved. Mr and Mrs W had to leave their home for a period of time, but it wasn't esure that caused this initial incident, so it's important not to mix these issues up.

I've considered whether I think £400 compensation in total is fair in these circumstances. The claim was raised in mid-January 2024 and the final response to these issues was issued nearly 12 months later. At this point, there was still outstanding issues with the claim.

I've read through the claim notes and in particular the communication esure had with Mr and Mrs W during the claim. I don't think esure or its representatives have taken responsibility for managing and leading this claim on behalf of Mr and Mrs W. By the amount of chasing Mr and Mrs W have had to do, I don't think they have been sufficiently communicated with.

Issues have arisen when esure's representatives have damaged some of Mr and Mrs W's possessions. I think it's normal for accidents to occur, however, I think the level of damage Mr and Mrs W has experienced is more than normal. I think it suggests esure's representatives haven't shown enough care. Furthermore, esure's representatives didn't take accountability when they caused the damage. It took Mr and Mrs W to complain about these issues – I would've expected a reputable organisation to own up to things it had done wrong and apologise immediately.

I've read the claim notes and there seems to be a lack of ownership by esure in resolving the issues. esure was aware of some of the failings of its representative. These failings took a long time to surface and be accepted. I think esure should've ensured its representative stepped up and took accountability or it should've done so itself.

From reading the case file, there is an undertone of issues with this claim throughout and if it wasn't for Mr and Mrs W's perseverance, I think they could've lost out financially and not been put back into their pre-loss condition. The period of this claim so far is around a year. Mr and Mrs W have explained the impact this has had on them. I'm persuaded by the level of distress they talk about. It's impacted their ability to carry out their own work normally. So, I uphold this complaint, and I increase the compensation to £950 in total (£750 more than was originally offered). This is an addition to the other findings our investigator proposed and esure accepted.

### **Responses to my provisional decision**

Mr and Mrs W accepted my provisional decision and didn't have anything further to add.

esure didn't say if it accepted my provisional decision, but it did confirm it had nothing further to add.

### **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.

Given neither party has provided any new information, I see no reason to change my provisional decision.

### **My final decision**

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

- Cash settle the bed, headboard and pedal bin
- Settle food loss as soon as possible with 8% simple interest per annum
- Pay an increased difference in disturbance allowance based on £15 per adult per day during Mr and Mrs W's hotel stay
- Pay an additional £750 compensation - for distress and inconvenience (if the original £200 hasn't yet been paid, it should also be paid by esure).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W and Mr W to accept or reject my decision before 19 November 2025.

Pete Averill  
**Ombudsman**