

The complaint

Mr M complains about the quality of the reinstatement works arranged by Tesco Underwriting Limited in relation to his home insurance claim.

He's also raised some concerns about the customer service he's received.

Tesco is the underwriter of this policy i.e. the insurer. Part of this complaint concerns the actions of its agents. As Tesco has accepted it is accountable for the actions of the agents, in my decision, any reference to Tesco includes the actions of the agents.

What happened

In late 2023, Mr M made a claim under his home insurance policy with Tesco after his house was damaged in a flood.

There were several issues with the service Mr M received from Tesco and its suppliers, and delays in the progression of his claim. Mr M asked the Financial Ombudsman Service to consider his concerns. His complaint was resolved in mid-July 2024 with both parties accepting our investigator's recommendations.

Tesco arranged for reinstatement work to be carried out on Mr M's house, and this was completed in late 2024.

In mid-2025, Mr M contacted Tesco with some concerns about the quality of the reinstatement work. Tesco arranged for the contractors who carried out the work to reattend. The contractors acknowledged there were some defects to the paintwork on the doors. They said they would arrange for their decorator to return to carry out the rectification work. The contractors commented that discoloured skirting that was coming away from the wall looked like it was to do with inherent damp.

Mr M raised a complaint with Tesco. He was unhappy about various aspects of the work that had been carried out. He said he didn't want Tesco's supplier or contractors to deal with the rectification work. Amongst the issues Mr M raised was a protruding door catch on the French door. He said he'd injured himself when he fell on it.

In response to his complaint, Tesco said the contractors had advised that there were some minor defects to the paintwork, which would take about half a day to complete at a cost of £350. Tesco said Mr M had told it in a phone call with its claims handler that he'd had a decorator in and had paid them £550 cash. Tesco said it would be willing to reimburse Mr M for this.

Tesco said the contractors had confirmed that they'd visited Mr M's neighbours to see how the French doors had been fitted as they had the same doors. The contractors had installed them the same way.

Mr M remained unhappy and asked the Financial Ombudsman Service to consider his concerns. He said the rectification work would take longer than half a day. He'd had someone look at the work that needed to be done and he wouldn't touch it. Mr M said he

would be willing to accept a cash settlement for the doors but not for the rising damp, which he believed Tesco was also responsible for.

Mr M raised concerns about Tesco giving him incorrect information about who his claims handler was and deleting a call recording. He said he'd also asked for a breakdown of the claim costs so he could take out insurance elsewhere, but Tesco had ignored his request.

Our investigator thought Mr M's complaint should be upheld. He thought Tesco's offer to pay £550 to cover the cost of Mr M getting a decorator to do some of the work in question was reasonable. He didn't think there was sufficient evidence to show that the French door latch had been fitted incorrectly, or that the damp was linked to the flood incident or repairs.

Our investigator passed on the figure Tesco had provided for the claim costs. But he said he couldn't provide a breakdown as Tesco said this information is commercially sensitive.

The investigator said he wasn't sure what happened regarding the call recording not being available and he wasn't in a position to say it was deliberate. But he acknowledged the frustration it had caused Mr M in the backdrop of the history of the claim and the previous communications.

The investigator recommended Tesco pay Mr M £300 for distress and inconvenience.

Tesco accepted our investigator's recommendation, but Mr M disagreed with his conclusions. He provided some further comments about why he felt Tesco was responsible for the damp in his home. He provided some quotes for work to rectify issues in the property, and he raised some additional concerns about the quality of the work. So, the complaint has been passed 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.

Having done so, I've reached broadly the same conclusions as our investigator. I'll explain why.

I've considered everything Mr M has told our service, but I'll be keeping my findings to what I believe to be the crux of his complaint. I wish to reassure Mr M I've read and considered everything he's sent in, but if I haven't mentioned a particular point or piece of evidence, it isn't because I haven't seen it or thought about it. It's just that I don't feel I need to reference it to explain my decision. This isn't intended as a discourtesy and is a reflection of the informal nature of our service.

I thought it would be helpful to provide some clarity about the Financial Ombudsman Service's role and the scope of the complaint that I'm deciding. Our role is to resolve disputes between complainants and financial businesses, to help both parties move on. It isn't our role to handle a claim or to deal with matters as they arise.

In this decision, I've considered the issues Tesco responded to in its final response letter of 15 July 2025. I've also considered some ancillary issues that our investigator considered in his outcome of 5 September 2025.

Damp issue

In his complaint to Tesco, Mr M said he believed it was responsible for a damp issue in his utility room.

Tesco says that the skirting looking discoloured and pulling away from the wall slightly was to do with an inherent damp issue and not due to its contractor's repairs. It says the installation of the front doorstep and replacement that had taken place some time ago had breached the Damp Proof Course (DPC) or was too close to the DPC. It says its suppliers told Mr M that the only thing they could do about the damp patch in the utility room was to stain block the area and to repaint it, to which Mr M was in full agreement.

Our investigator suggested Mr M get a damp proof specialist's report to determine whether or not the damp issue was related to the flood incident or subsequent work done for the claim.

Mr M then said he'd had a company around that had told him the damp was due to a leak from his washing machine. Mr M says this was because Tesco's contractor didn't install it properly.

I haven't seen any evidence to support the damp issue in the utility room being caused by the flood incident or inadequate repairs. So, I haven't concluded that Tesco is responsible for this.

As the concern about the washing machine installation was raised after our investigator issued his outcome to Mr M's complaint, I haven't considered this in this decision. Our service may be able to consider this as a new complaint once Tesco has had the opportunity to address it.

Snagging issues

Mr M has raised a number of concerns about the quality of the reinstatement work which was carried out by Tesco's contractors following his flood claim.

Mr M has complained about a protruding door catch, marks on the vanity unit and skirting boards being too high. Tesco says that the lock on the French door was fitted the same as the one on Mr M's neighbour's door. It says the marks on the vanity unit were due to peeling lacquer from ornaments being placed on them. And the skirting Mr M has complained about was the same size as skirting throughout Mr M's house.

Mr M says he injured his forearm when he fell against the protruding door catch. I'm sorry to hear this, but I haven't seen any expert evidence to show me that the door lock and catch were installed incorrectly.

I can see some marks in pictures Mr M has sent of the vanity unit. However, these were provided many months after Tesco's contractors completed work on the house. So, I'm not persuaded that these are evidence that the marks were there when they were installed.

Tesco has acknowledged some defects to the paintwork on Mr M's doors. I can see that the contractors offered to come back to carry out rectification work, but Mr M was reluctant for them to return. Mr M also said he didn't want Tesco's suppliers to send a different contractor. So, I think it was reasonable for Tesco to offer Mr M a cash settlement.

In a telephone conversation Mr M had with Tesco on 14 July 2025, he said he'd had to pay a decorator £550 to rectify some of the work that had been carried out. He said he didn't have an invoice for this, and he'd paid cash in hand.

In its final response letter of 15 July 2025, Tesco offered to reimburse Mr M the £550 if he emailed in. In September 2025, Mr M emailed a screenshot of what appears to be an invoice for £344 which said it was "*to repair original work were [sic] needed as pointed out by the client to bring up to standard.*"

We asked Mr M to clarify what work was done for the £550 and what was done for the £344. Mr M said both ceilings were repaired and the missing grout in the kitchen, utility and toilet was undertaken. He wasn't sure if this was part of the £344 invoice. He said it might have included restoring the missing silicon around the surround of the sink in the utility.

Mr M has supplied two quotes from the same contractor. One is for around £3,500 which included replacing doors and a vanity unit worktop. The other one is for around £2,000 and just says "*I have to supply the wallpaper – cost to be decided and agreed*".

Having reviewed the photographs Mr M sent to Tesco, I can see why he was unhappy with some of the paintwork on the doors. But these appear to be minor defects that could easily be rectified. Based on what I've seen, I'm not persuaded the doors need to be replaced or wallpapering needs to be redone.

Tesco says the rectification work would have cost it £350 if it had sent its own contractors back. However, it has offered to pay Mr M £550, even though he hasn't provided evidence to show what it would cost him to get the snagging issues fixed. Based on what I've seen, I think Tesco's offer is fair and reasonable.

Customer service and subject access request

Mr M was unhappy to be given the wrong information by a Tesco employee when he phoned to speak to his claims handler in January 2025. I understand he was incorrectly told that his previous claims handler was dealing with his claim. Mr M says he was put on hold and then the call was terminated. Mr M then called back and was transferred to his claims handler by another agent. Mr M was unhappy that he had to wait in the queue for his call to be answered a second time.

Mr M says he asked the claims handler to listen to a call recording. He did not respond to Mr M's communication regarding the telephone call he wanted him to listen to. Mr M says he agreed to do so but then deleted the call.

I can see Mr M requested recordings of these telephone calls in January 2025, and he chased for a response to his email in May 2025. I can also see that the claims handler sent Mr M an email in June 2025 which said his Subject Access Request was sent in February 2025 and he'd requested it be resent to him.

There is also some email communication between Mr M and another Tesco representative, where she apologises for a connecting call being missed from his Subject Access Request. She said it was a genuine oversight and human error when locating the calls.

While there appears to have been some poor communication from Tesco, I'm not persuaded that this was deliberate. However, I do appreciate that Mr M has had a difficult claims journey, and this means that these issues have likely had a bigger impact on him than they otherwise might have. So, I have considered these customer service issues in the overall amount of compensation I think Tesco should pay him to put things right.

Breakdown of costs

Mr M is unhappy that Tesco wouldn't provide a breakdown of his claim costs. The total figure has been shared with Mr M, but Tesco says the breakdown is commercially sensitive.

Mr M says he needs this information so he can take out insurance elsewhere. I haven't seen any evidence from Mr M that another insurer has requested a breakdown of claims costs. In my experience, I've seen some businesses might want to know the total value of a claim, but it isn't usually the case that they would want to know a breakdown. So, I don't think it was

unreasonable for Tesco to refuse to supply this information, given that it considers it to be commercially sensitive.

Distress and inconvenience

I understand Mr M had a difficult claim journey prior to the repairs being carried out. I'm also aware that he is suffering from significant health problems and his wife sadly passed away earlier this year. But, as explained, I'm limited as to the scope of what I'm able to consider in this decision.

Mr M told our investigator he had sent Tesco a list of things that needed doing in January 2025. However, Tesco doesn't appear to have any record of this. We asked Mr M if he could forward us an email to show he'd sent the list to Tesco in January 2025. However, he hasn't done so.

Tesco has provided a screenshot of an email it says Mr M sent to its contractors in December 2024 which was complimentary about their work. We asked Mr M for his comments regarding this, but he hasn't provided any. Although I note that he told Tesco in July 2025 that he had expressed his satisfaction after having a serious operation.

Based on the information available to me, Mr M doesn't appear to have raised concerns about the quality of the repair work until around five months after it was completed. Tesco arranged for its contractors to review the work a few weeks later.

Tesco has acknowledged some issues with the repair work. But I'm not persuaded from the evidence I've seen that these were anything more than minor cosmetic issues. Tesco offered Mr M the option of its contractors coming back to rectify the issues or a cash settlement. So, I'm satisfied Tesco took steps to try to put things right fairly quickly.

There were also some communication issues I understand Mr M found to be frustrating, which I have already commented on in my decision.

I appreciate Mr M is unhappy about Tesco's overall handling of his claim. But I think the £300 it's agreed to pay reasonably recognises the impact of the matters I'm able to consider in my decision. So, while I understand my answer will be disappointing for Mr M, I'm not persuaded to award compensation above the amount Tesco has agreed to pay.

Putting things right

Tesco should pay Mr M:

- £550 it offered in its final response letter to cover his decorator costs and
- £300 for distress and inconvenience.

My final decision

For the reasons I've explained, I uphold Mr M's complaint and direct Tesco Underwriting Limited to put things right by doing as I've said above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 8 January 2026.

Anne Muscroft
Ombudsman