

## **The complaint**

Mr and Mrs P complain about how AXA Insurance UK Plc handled their claim following a fire at their home.

## **What happened**

In May 2024 Mr and Mrs P's home was badly damaged by a fire which started in their garden. They made a claim under their household buildings and contents policy which AXA accepted, and they instructed loss adjusters to investigate the claim.

As a result of these investigations AXA advised Mr and Mrs P that they could only offer them a proportional settlement. Unhappy with this, delays and how their claim was handled generally Mr and Mrs P made a complaint and AXA issued a final response letter on 19 July 2024. AXA partially upheld the complaint and paid £200 compensation.

Mr and Mrs P raised another complaint about ongoing delays and AXA issued a further final response letter on 10 October 2024. In this AXA said they wouldn't reconsider the issues dealt with in their earlier final response letter but accepted there had been some delays in reviewing reports from their loss adjusters since July 2024. They said this wasn't the level of service they expected to provide. So the complaint was upheld and AXA paid £100 compensation.

Mr and Mrs P remained unhappy and complained to our service in February 2025. Our investigator considered the case and advised Mr and Mrs P that he couldn't consider the issues dealt with in AXA's final response letter dated 19 July 2024 as the complaint was brought to us too late.

He considered the delays dealt with in AXA's final response letter dated 10 October 2024 and felt the £100 paid to Mr and Mrs P was reasonable.

Mr and Mrs P remained unhappy as they wanted us to consider all of the complaints they'd raised about AXA.

A jurisdiction decision was issued on 8 October 2025 which said we couldn't consider the matters dealt with in AXA's final response letter dated 19 July 2024.

The case then came to me for decision.

I issued my provisional decision on 17 October 2025. And in it I said: -

While I understand the difficult time Mr and Mrs P have had since the fire in May 2024 I'm only able to consider the delays with their claim since July 2024.

AXA have accepted that there were some ongoing delays and that this wasn't an acceptable level of service. So I need to consider whether the £100 compensation they've paid for these delays is enough, and I don't think it is.

AXA were aware that both Mr and Mrs P had been unwell as had both their daughters. Mr P

was due to have spinal surgery in late October 2024, and one of their daughter was due to have surgery shortly before this. So on top of having to deal with all the disruption caused by the fire, it was a difficult and stressful time for them.

As Mr and Mrs P were making arrangements for the building works themselves they were reliant on receiving payments from AXA so these could progress. And they told AXA they had to instruct the builders to proceed in September 2024 as further damage was being caused to their property. They were concerned about finding the money to pay for the work if they didn't receive payment from AXA.

Yet, despite this there was a delay between early August 2024 and mid-October 2024 in a substantial payment for building work being authorised.

While I understand AXA had to consider the reports they received from their loss adjusters, given what they knew about Mr and Mrs P's circumstances I don't think £100 compensation offered for this and the other delays is enough.

We contacted AXA to let them know that I felt £250 was the appropriate level of compensation for the distress and inconvenience Mr and Mrs P suffered as a result of the delays and they've confirmed that they're prepared to agree this figure.

So my provisional decision was that I upheld Mr and Mrs P's complaint.

### **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.

AXA have already confirmed that they're prepared to pay Mr and Mrs P £250 compensation for distress and inconvenience they experienced.

Mr and Mrs P haven't responded to my provisional decision.

In light of this I've not changed my opinion on the complaint.

### **My final decision**

For the reasons set out above my final decision is that I uphold Mr and Mrs P's complaint about AXA Insurance UK Plc.

And to put things right I require them to pay Mr and Mrs P £250 compensation, inclusive of the £100 already paid, for the distress and inconvenience they've experienced as a result of delays with their claim since July 2024.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and Mr P to accept or reject my decision before 2 December 2025.

Patricia O'Leary  
**Ombudsman**