

The complaint

Mr G and Miss G have complained about their property insurer INTACT INSURANCE UK LIMITED (Intact), regarding an on-going claim.

What happened

Dating back to 2021 Mr G and Miss G made a claim to Intact following a water leak at their home. The claim did not progress as they would have hoped and they complained. A decision was issued by the Financial Ombudsman Service in December 2024, which Mr G and Miss G accepted around New Year.

The decision required Intact to pay towards the cost of Mr G and Miss G having a surveyor attend the next site meeting (required to progress the claim). In early January 2025 the parties began organising that meeting.

The meeting took place in March 2025. Following the meeting Mr G and Miss G chased for a copy of Intact's findings. It was May 2025 before that report was produced. Mr G and Miss G complained about the delay.

On 6 June 2025 Intact issued a final response letter (FRL) about the delay in the report being issued. It accepted it had failed them. It paid Mr G and Miss G £250 compensation.

Mr G and Miss G remained unhappy. As they had already referred their complaint to us, they asked for it to be considered. They also updated our Investigator about activity occurring since the report was issued – that the report was incomplete/disputed and that Intact was placing barriers to them having their surveyor attend another meeting.

Our Investigator explained that we could only look, in this complaint, at the issue of the delay in the report being issued, not its content nor anything Intact had said about the further involvement of Mr G and Miss G's surveyor. Regarding the delay he said Intact should pay a total of £400 compensation.

Intact did not respond. Mr G and Miss G said they disagreed with our Investigator's proposal. They detailed what had happened since the report was issued and said that with those circumstances, in light of the upset they'd suffered during the five years and two months of the claim, £400 was inadequate.

The complaint was referred for an Ombudsman's decision.

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 appreciate that this has been a long and, at times, arduous claim for Mr G and Miss G. I accept they were expecting things to move speedily and with minimum of hassle after my

colleague issued her final decision in December 2024. I think it was totally unacceptable for Intact to take so long to produce a report following the March meeting.

However, that delay in issuing the report is the only thing I am considering in this decision. The FRL about that delay was not issued until June. But the delay subject of that FRL ended on 9 May 2025. The meeting had taken place on 11 March 2025. So nine weeks in total from the meeting to the report. And – bearing in mind a week, or two at the outset, would always have been needed, following the meeting to review matters and compile a report – the period of delay was seven weeks.

That is a relatively short period. In terms of compensation, for such a short period of seven weeks, I might think an apology by an insurer, possible with a compensation sum up to £300 would be reasonable. And Intact did pay £250.

However, I totally accept, with the backdrop of the long on-going claim, this “seven weeks” would have felt much longer for Mr G and Miss G. I accept they were caused considerable upset at this time and totally understand they would have felt the need to chase Intact. And indeed they did chase it. That was a lot of extra effort from them which should have been avoided. As such I’m satisfied a higher award is warranted. I am satisfied a total of £400 is fair and reasonable in the circumstances.

To be clear, I have not taken into account anything which occurred after 9 May 2025. Nor anything to do with the content of the report. There may well be activity related to all of that which occurred between 9 May 2025 and 6 June 2025 (the latter being the date of Intact’s FRL). But that FRL was not dealing with anything which happened in those weeks – its sole comment was regarding the delay in the report being issued – a delay which ended on 9 May 2025. That – 9 May 2025 – is where this consideration, in this complaint, by this Service, ends.

My final decision

I uphold this complaint. I require INTACT INSURANCE UK LIMITED to pay Mr G and Miss G a further £150 compensation, where my total award is £400 but £250 of that sum has already been paid.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr G and Miss G to accept or reject my decision before 13 March 2026.

Fiona Robinson
Ombudsman