

The complaint

Ms S has complained about the delays and claim handling following a claim she made against the buildings insurance policy covering her home which is provided by Protector Insurance UK.

Any reference to Protector includes its agents.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here.

Our investigator issued her assessment of Ms S's complaint on 19 March 2025. In this she set out what she saw as the delays in the handling of Ms S's claim by Protector between 9 August 2024 and 15 January 2025. She also mentioned that the communication and management of the claim by Protector was poor at times. She recommended £400 in compensation for the distress and inconvenience Ms S had experienced due to the delays and poor handling. She then exchanged emails with Protector, which culminated in it accepting her assessment and agreeing to pay the compensation.

Ms S was also happy with the compensation. So, the investigator told her Protector had agreed to pay this and that she'd left it to it to do so. She then closed the complaint in June 2025. In August 2025 Ms S let the investigator know that she had not received the compensation from Protector. So, the investigator contacted Protector to see why. Protector asked her to provide copies of the correspondence regarding its acceptance. And, from what it said, it seemed it was going to pay the compensation. But despite the investigator chasing it, Protector hasn't responded to say it will pay the compensation to Ms S. And, as far as I know, it still hasn't paid it. So, the complaint has been re-opened and passed to me for a final 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.

As Ms S's complaint has been passed to me for a decision, I've considered the time-line and reviewed the handling of Ms S's claim between 9 August 2024 and 15 January 2025 by Protector. And I agree with our investigator that there were unnecessary delays in progressing the repairs to Ms S's home. I also agree it took too long to send a plumber out to address the problems she was having with drainage. Plus, it is clear that the communication and general handling was poor at times by Protector. And I think the examples mentioned by the investigator help to demonstrate this.

In the circumstances, I'm satisfied that the fair and reasonable outcome to Ms S's complaint is for Protector to pay her £400 in compensation for distress and inconvenience.

My final decision

For the reasons set out above and set out by our investigator, I uphold Ms S's complaint about Protector Insurance UK and order it to pay her £400 in compensation for distress and inconvenience.*

*Protector must pay the compensation within 28 days of the date we tell it Ms S accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 12 December 2025.

Robert Short
Ombudsman