

The complaint

Mr R complains that Advantage Insurance Company Limited have delayed and provided poor service when dealing with his claim following an escape of water.

What happened

Mr R held buildings and contents insurance with Advantage and in January 2025 he made a claim following an escape of water which affected his bathroom and kitchen.

Mr R says that there were delays, a lack of communication, and significant disruption and distress caused to him and his family during the claim. He has children with additional needs and they were impacted greatly by this disruption.

Advantage upheld Mr R's complaint and offered £750, but Mr R brought his complaint to us. Our investigator thought this compensation should be increased to £1000.

Mr R disagreed with our investigators view, and so the case has come to me to review.

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 have to decide whether Advantage acted fairly and reasonably in dealing with Mr R's claim, and if they didn't, what the impact was on Mr R and what's needed to put things right.

Having considered it all, I'm upholding Mr R's complaint and recommending the increase in compensation to £1000 in line with the investigator's findings for broadly the same reasons. I have explained my reasons below.

It's important to understand that I'm only looking at the issues that arose before 2 October 2025. And so, my consideration of what compensation is appropriate is limited to the nine-month period up until then.

It's also important to acknowledge that with claims of this nature there will always be some level of distress and inconvenience caused by the incident itself and the need to move out of the property while restoration work is completed, and so the family would always have been affected by this claim. My role is to look at any additional distress and inconvenience caused by a business's failure to deal with the claim fairly and promptly and consider the impact of this.

Delays

I can see that the claim didn't progress as it should from the start. The claim was made on 15 January and a desk top assessment resulted in a cash settlement offer on 24 January, but Mr R was unhappy with this and so after further discussion, a surveyor was sent out on 17 February. However, there was then a delay in the report being prepared and no drying

out work was actually started until 15 May. Drying out is one of the most important parts of the claim, and swift action can prevent further damage from occurring, so I can understand how frustrating this would have been for Mr R. He had a damp property with no functioning bath and three small children, two of whom had additional needs. Mr R was chasing Advantage repeatedly, and progress only seemed to be made when he prompted them.

When drying did eventually start, asbestos was discovered in the property and a further delay occurred while it was awaiting specialist removal which didn't occur until 31 August 2025 – this is another delay but appears to be due to the availability of specialist contractors, and out of Advantages control. Mr R wasn't initially informed about this discovery and was given no updates about this aspect of the claim.

Advantage then changed their main contractor due to the ongoing issues, and the claim then progressed more quickly, but the repairs weren't scheduled to be completed until November 2025, and so the claim journey was overall probably around 4 months longer than it should have been.

Alternative accommodation and service issues

It seems that Mr R and his family spent some time at a relative's house, and although alternative accommodation was arranged from 4 July 2025, it wasn't long term, and when it became apparent repairs would take longer, there was a further move to more suitable local accommodation, but this disruption was difficult for the family, and would have been unnecessary if the claim had progressed as it should have.

The initial placement was further away from the family home, and Mr R incurred additional travel expenses during that period, which I understand have been covered by Advantage already.

I can understand how disruptive this will have been for the family, and I'm sorry to hear about the impact on them, and in particular the health issues that Mr R and the children faced as a result. However, taking into account that there would have been a level of disruption with this claim, I consider that £1000 compensation is fair for the delays outlined above, the poor communication and the impact on their health and wellbeing as a result.

I appreciate that Mr R disagrees with this, and that he feels a higher amount is warranted, but I'm satisfied that this amount is in line with what we consider to be fair for serious disruptions to family life over a sustained period that resulted in a substantial short-term impact.

Additional losses

Mr R has claimed for additional losses which were a consequence of being in AA for a long period which added extra travel costs. He also claims he has loss of income from having to use paid holiday.

Advantage have agreed to take these into account if evidence is provided, and they have already paid £1374 as I understand for additional travel costs. I think this is a fair approach. If, once Mr R has evidenced these costs, Advantage decline payment, Mr R can bring this back to us for consideration as a separate complaint.

Putting things right

In order to put things right, Advantage should:

- Pay Mr R an additional £250 bringing the total compensation paid for this complaint to £1000
- Advantage should review and conclude Mr R's outstanding claim for expenses, ensuring all evidenced cost incurred due to delays and relocation are refunded promptly
- Provide a clear written status update to Mr R confirming remaining actions and expected completion timeframe of the claim.

My final decision

My decision is that I'm upholding Mr R's complaint and directing Advantage Insurance Company Limited to put things right as above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 21 April 2026.

Joanne Ward
Ombudsman