

The complaint

Mrs B complains about the assistance Saga Services Limited (Saga) provided when she was looking to make a claim under her home insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mrs B's property was unfortunately damaged following a moth infestation. She attempted to make a claim under her building and contents insurance policy but this was declined by the insurer. She then spoke to Saga who said her home emergency policy, provided by a different insurer, covered pest infestation. She had several conversations with Saga over the coming months in relation to her claim and her policy.

In February 2025 Mrs B raised a complaint with Saga. She said it had failed to provide her with clear policy guidance and direct her to the correct insurer in a timely manner. She also said the policy wording around pest infestation under her home emergency policy was ambiguous, she had been provided with an incorrect email address and had been sent marketing material despite having opted out of this.

On 11 April 2025 Saga issued Mrs B with a final response to her complaint. It said it could have provided better explanations about the home emergency cover and it had made an error when it changed her marketing preferences. It paid Mrs B £75 compensation as an apology. Mrs B referred her complaint to this Service.

Our Investigator looked into things but didn't think further compensation was due. Mrs B didn't agree with our Investigator. In summary she said she didn't think the Investigator had taken proper account of the evidence nor the considerable frustration and inconvenience caused by Saga's mishandling.

As an agreement couldn't be reached, 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.

I want to acknowledge I've summarised Mrs B's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mrs B and Saga I've read and considered everything that's been provided.

I also want to be clear about what I've considered as part of this decision. Saga are an insurance intermediary not an insurer, and so I can't hold it responsible for the way the insurers of Mrs B's home insurance policy or home emergency policy handled any claims. I

can, however, consider whether it provided Mrs B with appropriate assistance when she was looking to make a claim under her policies.

Saga has acknowledged it could have provided Mrs B with better assistance and so has paid her £75 compensation. So, I've considered whether I think this is reasonable to acknowledge the impact to Mrs B.

I've listened to the calls Mrs B had with Saga and I don't think it was unreasonable for it to pass her to her home emergency insurance provider. She had told Saga her home insurer had declined her claim, and it was aware her home emergency policy provided some cover for pest infestation. However, I think the initial handler Mrs B spoke to could have more reasonably set her expectations about what her home emergency policy provided cover for.

I think the handler gave Mrs B the impression her home emergency policy would cover her claim. However, I don't think the handler had enough information about the circumstances of Mrs B's claim to know this, nor do I think they appropriately set Mrs B's expectations that the insurer would ultimately decide whether her claim was covered under the terms of the policy. I think the failure to appropriately set expectations did cause Mrs B some unnecessary distress and inconvenience.

Mrs B spoke with Saga a number of times following this initial call both in relation to her claim being declined by her home insurer, and to request a copy of her policy documents. Having listened to these calls I'm satisfied these were handled appropriately by Saga.

Saga has acknowledged it incorrectly changed Mrs B's marketing preferences. This would have also caused her some distress and inconvenience as she had to request for this to be changed back. Additionally, I can see Saga provided Mrs B with an email address to log her complaint, but her email bounced back. This meant she suffered further inconvenience having to request the correct email address and re-send her complaint email.

Whilst I acknowledge Mrs B was frustrated she was being passed to different insurers and different agents working on behalf of these insurers, I don't think this was due to an error by Saga. I think it reasonably pointed her in the direction of her home emergency insurer after her building and contents insurer declined her claim.

Mrs B has also said the home emergency policy wording is ambiguous in relation to pest infestation. Whilst Saga are responsible for providing Mrs B with her policy documents, it is the insurer who are responsible for producing them. So, I can't hold Saga responsible for the way the terms are set out. If Mrs B remains unhappy with the way her home emergency insurance provider handled her claim, or with the way its terms are set out, she can raise this with the insurer directly.

Taking all of this into consideration I think the £75 compensation Saga has paid Mrs B is reasonable to acknowledge the distress and inconvenience she was caused by Saga's errors. I know Mrs B was particularly distressed by the fact her claim was declined, but I can't hold Saga responsible for this. However, I think the £75 compensation fairly takes into consideration its failures when providing Mrs B assistance and the additional errors it made.

My final decision

For the reasons I've outlined above, I don't uphold Mrs B's complaint about Saga Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 29 April 2026.

Andrew Clarke
Ombudsman