

## **The complaint**

Mrs K has complained about how AXA Insurance UK Plc (AXA) dealt with a claim under her home insurance policy.

References to AXA include companies acting on its behalf. Mrs K is represented for this complaint by Mr K, who I will also sometimes refer to in my decision.

## **What happened**

In 2021, Mrs K made a claim for an escape of water in her home. She later complained to AXA about delays in it progressing the claim. When Mrs K brought her complaint this Service, our Investigator upheld the complaint and said AXA should pay £800 compensation.

In 2024, Mrs K complained to AXA again. This was about the time AXA was taking to review some quotes. AXA partially upheld the complaint. It apologised for the initial time taken to review the quotes, but said it needed to take further steps to understand the work involved.

In 2025, Mrs K again complained to AXA. She was concerned about the slow progress of the claim and felt she had been treated unfairly. When AXA replied, it said it had reviewed the claim and it had been managed appropriately and in line with standard procedures. It said Mrs K had been sent a letter outlining multiple concerns about the quotes she had provided. Her responses had been passed on for further review. The repairs couldn't proceed until those concerns were resolved.

When Mrs K complained to this Service, our Investigator didn't uphold the complaint. He said he was only able to consider the 2025 complaint. AXA had shown it was concerned about the quotes Mrs K had provided. Our Investigator said it was reasonable for AXA to investigate its concerns. He said he was unable to offer an opinion on whether the cash settlement AXA had offered was reasonable because of AXA's ongoing concerns about the quotes. He also hadn't found reason to think AXA's view on moisture levels in the property were incorrect.

As Mrs K didn't agree, the complaint was referred to me.

## **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.

Having done so, I don't uphold this complaint. I will explain why.

My decision is only about the period 15 October 2024 and 30 June 2025, as this is the timeframe covered by the complaint I'm considering. However, I am aware of some of the details of the previous complaints so that I could understand the context.

Mrs K is concerned that AXA had continued to delay dealing with her claim. So, I've looked at what happened.

When AXA issued its complaint response in October 2024, it explained it was reviewing the quotes Mrs K had provided. I can see from the claim notes that those concerns continued and AXA therefore decided to take further steps to review the claim and the quotes. This included email exchanges with Mrs K, meeting with Mrs K to discuss the quotes provided, meeting with the builder who had prepared one of the quotes and appointing contractors to assess the moisture levels at the property. Following this, AXA wrote to Mrs K to outline its concerns and to invite her to provide any further comments she wanted AXA to consider. Shortly afterwards AXA responded to the 2025 complaint.

I think it's normal for an insurer to review a claim, including any quotes provided, as part of deciding how to progress it. AXA explained to Mrs K that it was concerned Mr K appeared to have created one of the quotes. AXA was also concerned that there were items included in the quote that were not covered by the claim. Based on the evidence I've seen, I think it was reasonable for AXA to investigate this and I don't think what it did was unusual. AXA also gave Mrs K the opportunity to respond to those concerns. I can see that this process took a few months. But, from what I've seen, I think AXA kept trying to progress the claim during that time and was taking steps to investigate its concerns and the inconsistencies it had found.

I can understand that the time it took to do this, and the impact this had on reaching a claim outcome, would have concerned Mrs K. I'm aware Mr K has also said AXA didn't take into account the family's health and circumstances. It's my understanding that AXA was aware of some family health issues. I'm also mindful that this has been a lengthy claim that started a few years before the timeframe I'm considering. I can understand that Mrs K wanted the claim to progress as soon as possible and was concerned about the ongoing situation in which she was living. However, AXA was entitled to assess the claim and investigate its concerns. I'm not persuaded AXA acted unreasonably or that it unnecessarily delayed the claim.

Mrs K was also concerned by the settlement amount she was offered, which was about £36,000. This was significantly less than the quotes Mrs K provided. During the time period I'm considering, AXA was in the process of reviewing the work required at the property and whether there were issues with the quotes provided. From what I can see, a key way for AXA to resolve this issue was for it to decide whether Mrs K's quotes accurately reflected the works required and the costs involved, which it was doing during this time. I'm unable to say whether the settlement it offered was reasonable because AXA's investigation was still ongoing at the point at which it issued the complaint response.

Mrs K was also concerned about the moisture levels within her property. AXA arranged for a contractor to assess this. I've read the contractor's report. I think it was reasonable for AXA to rely on these findings to decide there weren't increased moisture levels at the property.

I'm aware that after AXA issued the complaint response on 30 June 2025, it made a decision about the claim. I'm unable to comment on that because it was after the time period I am considering. Mrs K would need to make a new complaint to AXA if she has concerns about the claim decision.

Having looked at what happened, I don't uphold this complaint or require AXA to do anything else in relation to it. I'm not persuaded AXA unnecessarily or unreasonably delayed the claim.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 19 March 2026.

Louise O'Sullivan  
**Ombudsman**