

The complaint

Mr and Mrs K are complaining about the way U K Insurance Limited (UKI) has handled a claim they made on their buildings and contents insurance policy.

Mr K has largely handled the claim and complaint on their behalf. So for this reason I'll referred to him solely in my decision.

What happened

In September 2024 Mr K contacted UKI to say his house had been struck by lightning and this had caused damage to the property and some of its contents. Mr K has raised several complaints about the way UKI has handled his complaint. And in June 2025 he referred a complaint to this Service about UKI's handling of the claim up to April 2025. He later raised a further complaint to UKI about its continued handling of the claim. In summary, he raised the following:

- He said UKI never responded to his previous complaint.
- He maintained UKI's claim settlement was unreasonable and no one was considering his comments that it hadn't referred to the policy booklet as a whole.
- UKI refused to provide him with contact details for its legal department.
- UKI didn't acknowledge or respond to several of his emails.

UKI accepted it hadn't acknowledged the emails Mr K had sent. It said they were being addressed, but it said it should have acknowledged them all advising it would contact him in due course. It apologised and paid Mr K £125 in compensation for this.

However, UKI maintained its claim settlement was fair. It said Mr K had responded to the complaint response email, so he had essentially confirmed at the time he'd received the email. It also said it doesn't provide contact details for its legal team as they're not customer facing.

Our Investigator didn't uphold the complaint. Mr K didn't agree with the Investigator so 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've decided to not uphold this complaint and I'll now explain why.

I first need to set out that I'm only considering UKI's actions after 9 April 2025. This Service is considering its earlier actions in a separate complaint reference. And this includes UKI's claim settlement. I recognise Mr K has continued to dispute the claim settlement. But the settlement forms part of the other complaint, so I won't be commenting on this further in this decision.

I recognise Mr K says he didn't receive the final response letter of 9 April 2025. But that's not true and it's clear he did receive it as he immediately responded to the complaint response. I recognise he didn't agree with what UKI said, but he did receive it. And the subject of that letter is being considered in his other complaint. So I have no further comments to make in this regard.

I also don't think it was unreasonable UKI didn't provide contact details for its legal department. It would be required to give an address for letters of service in the event of court proceedings. But that's not what Mr K was asking for. He's said he was looking to contact the legal department so he could set out his breach of contract argument for someone to understand it. But UKI – like most insurers – has a claims department and a complaints department. It's for those departments to communicate with Mr K. If it is unsure of a legal situation, it can refer to its own legal team. But it's not unusual for a legal team to not communicate directly with a consumer as part of a claim and/or complaint. So it wasn't unreasonable for UKI to not provide Mr K with contact details for the legal department.

I do agree that UKI could have acknowledged Mr K's emails. But it also needs to be recognised that he was sending several emails to UKI – sometimes on the same day. And I'm satisfied Mr K would have known UKI had received them given UKI has responded to him previously. So I'm not persuaded he's lost out as a result of this. Nevertheless, UKI has paid him £125 in compensation which I think is more than fair in the circumstances.

My final decision

For the reasons I've set out above, it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K and Mr K to accept or reject my decision before 10 February 2026.

Guy Mitchell
Ombudsman