

The complaint

Mr R is unhappy with Haven Insurance Company Limited's handling of a claim and complaint he made under his home insurance policy.

What happened

Mr R made a claim under his home insurance policy after an escape of water caused damage to his property.

Mr R first reported the issues in October 2024. His home emergency insurance provider sent out an engineer, who was unable to locate the source of the leak. It was suggested that the water could be coming in from the roof outside, rather than from the plumbing, which would mean there was no claimable event under the home emergency policy.

Mr R eventually appointed his own plumber who was able to source a leak from the bathroom. Mr R's claim was subsequently accepted by Haven – his home insurance provider. However, Haven sought to proportionally reduce the claim settlement Mr R was due, on the basis that his property was underinsured.

Mr R has complained about several elements of Haven's handling of his claim. In summary, he's said:

- Haven sent him outdated links for his policy information when the policy was taken out.
- Haven unfairly sought to reduce the claim settlement due to alleged underinsurance.
- Haven, and his home emergency insurer, have provided poor customer service and communication throughout his claim, particularly the initial incorrect decline of his home emergency claim which he says caused him to suffer a heart attack.
- Haven's customer service and complaint handling have been poor, particularly its failure to acknowledge or deal with a request he made for information.

The top three complaint points have been addresses as part of a separate complaint with the Financial Ombudsman Service. This complaint is solely in relation to the fourth point.

An investigator at the Financial Ombudsman Service considered Mr R's complaint and initially said she thought it should be upheld. She said the evidence suggested Haven failed to acknowledge or respond to Mr R's request for information, which amounted to poor customer service and poor complaint handling. She said Haven should pay Mr R £200 compensation for the impact of its failings.

Following this, Haven provided additional information which led to the investigator changing her conclusions. She explained that Haven had evidenced it communicated with Mr R and requested contact from him in order that it could proceed with the subject access request (SAR). Based on this, the investigator was satisfied Haven took reasonable action to respond to Mr R's information request, and so she didn't think it needed to pay any compensation.

Mr R didn't accept the investigator's updated assessment. He maintains he never received the email Haven says it sent him, and he isn't satisfied Haven has adequately evidenced it was sent. So, because no agreement has been 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.

Having done so, while I appreciate it will likely come as a disappointment to Mr R, I agree with the conclusions reached by the investigator, in her second assessment. I'll explain why.

Mr R requested information via a subject access request on 26 March 2025. He complains that, following this, his request went unacknowledged, and not responded to, until he raised a complaint about it in May 2025.

To be clear, it's not for me to decide whether Haven met its obligations under the relevant law for provision of that information. What I am considering is the level of customer service Mr R received during his communications with Haven around this point.

Haven says it attempted to contact Mr R several times in April 2025 to verify his identity, before it could provide the information he'd requested. Haven has provided this service with a copy of an email which was sent to the registered email Haven held on file for Mr R. This was the same email address used to notify Haven of the claim.

I can see, from Haven's evidence, that Haven's data protection team emailed Mr R on 3 April 2025 at 16:48.

Mr R says this email wasn't received. He also says Haven has not adequately evidenced that it was sent. But I disagree, I am persuaded, from the evidence Haven has provided that this email was most likely sent on the time and date I've mentioned above. I've attached a copy of the email, with the time and date stamp included, for Mr R's reference.

As Haven proactively sought to engage with Mr R to move his request forward, I'm satisfied there is no merit to this complaint – which is that Haven failed to do just that. So, as Haven has evidenced it did engage with Mr R's information request in a timely fashion, it follows that I don't uphold this complaint.

My final decision

For the reasons I've explained above, I don't uphold Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 7 January 2026.

Adam Golding
Ombudsman