

## **The complaint**

Miss C has complained about the way Great Lakes Insurance UK Limited has dealt with a claim for flood damage under her home insurance policy.

## **What happened**

In November 2024 Miss C's home was unfortunately damaged by flood. A second flood happened around a week later. Great Lakes treated both incidents as one claim.

In March 2025 Miss C complained to Great Lakes. She was unhappy with the way her claim was being dealt with by the Loss Adjuster (LA) appointed by Great Lakes.

Over two final response letters sent in April 2025 and May 2025, Great Lakes upheld part of Miss C's complaint. It said it was dealing with her claim correctly. It was necessary to carry out further validation checks. It was awaiting a report from a follow up visit to Miss C's home.

Great Lakes acknowledged the LA had accidentally sent Miss C information about a third party. It confirmed it hadn't sent personal information about Miss C to a third party. For the error, Great Lakes apologised and said it would pay Miss C £50 in the form of a gift voucher.

Miss C asked us to look at her complaint. One of our Investigators thought Great Lakes had acted reasonably. So he didn't recommend the complaint be upheld. He explained that this service can only look at the issues up to when Great Lakes issued its last final response letter in May 2025. Any ongoing issues of concern were things Miss C would need to first raise with Great Lakes.

Miss C wanted an ombudsman to decide. She said she didn't receive a response to questions she asked in January 2025 and she didn't receive a gift voucher. Miss C asked if Great Lakes had caused delay in issuing a payment to her for electricity usage. She believes Great Lakes has treated her unfairly and caused delays.

I issued a provisional decision on 25 November 2025. I thought Great Lakes should pay a further £100 compensation for failing to address all of Miss C's concerns and for a delay of around four weeks in handling the claim.

Great Lakes accepted my provisional decision. Miss C didn't respond. So the case has been passed back to me for a final decision.

## **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.

As I haven't received any new information, my final decision is on the same lines as my provisional decision.

The background is well known to both parties so I don't intend to repeat it here in the same level of detail. I have focused on the salient points as is the nature of our informal service.

But I can assure Miss C I have read everything provided by both parties.

From what I've read Miss C had no concerns as to the progress of the claim until January 2025. Miss C submitted a list of items being claimed for. This prompted the LA appointed on behalf of Great Lakes to ask for more information. They queried the amount involved under the claim compared to the level of cover and contents held in the undamaged part of the home.

I appreciate that Miss C found the tone of the LA's email accusatory. In response, Great Lakes said the LA was entitled to disagree with the list and ask for further evidence when assessing the claim. It would however provide feedback to the LA in relation to the wording of the email.

I have read the email in question. While I agree the wording could have been better, I find it was clear as to the reasons why the LA had queries about the list provided by Miss C.

However, I find there was avoidable delay from 18 January 2025 to 6 March 2025. It's clear that Miss C chased a number of times during this six week period for an update on the list she had provided. I have set out what I think Great Lakes should do to put things right later in my decision.

I think overall the claim was progressed reasonably and queries were responded to promptly. But on 12 March 2025 Miss C asked Great Lakes why her costs for gas hadn't been considered and only her electricity costs while her home was being dried out. This formed part of her additional complaint.

While I can't see that Miss C raised this query before 12 March 2025, I cannot see that this was addressed when Great Lakes replied to Miss C on 24 April 2025 and 7 May 2025.

So I think Great Lakes has failed to answer all of Miss C's questions.

Miss C says the issues with her claim are ongoing. As the Investigator explained, my decision can only look at the complaints Great Lakes has replied to up to 7 May 2025. Any ongoing concerns Miss C has will need to be first raised with Great Lakes to give it an opportunity to reply.

Having to deal with a claim, particularly one such as flood or fire, will cause considerable disruption and upheaval. It is expected that it will take up considerable time to provide the necessary information when making this type of claim. Unfortunately I think it is inevitable.

While I generally find that Great Lakes's handling of the claim up to 7 May 2025 was reasonable, I find there was a period of avoidable delay of around four weeks – allowing two weeks to review the list of items for validation. And I think Great Lakes didn't answer all of Miss C's questions as to the list she provided and for utility reimbursement.

I think Great Lakes dealt with Miss C's request for reimbursement of electricity costs within a working week which was reasonable.

For the distress and inconvenience caused by its poor service I think Great Lakes should pay £100 in addition to the £50 voucher it said it would pay. If Miss C still hasn't received the voucher, Great Lakes should promptly arrange to send it.

### **My final decision**

My final decision is that I uphold this complaint in part. I require Great Lakes Insurance UK

Limited to do the following:

- Pay Miss C £100 compensation for the distress and inconvenience caused by its delay and failure to answer all of Miss C's questions raised in January 2025.

If it hasn't already done so, pay Miss C £50 as agreed to resolve Miss C's complaint in May 2025.

Great Lakes Insurance UK Limited must pay the compensation within 28 days of the date on which we tell it Miss C accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at a simple rate of 8% a year.

If Great Lakes Insurance UK Limited considers that it's required by HM Revenue & Customs to withhold income tax from that interest, it should tell Miss C how much it's taken off. It should also give Miss C a tax deduction certificate if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 12 January 2026.

Geraldine Newbold  
**Ombudsman**