

The complaint

Mr and Mrs W are unhappy with Accredited Insurance (Europe) Limited's handling of their home insurance claim following a fire at their property.

Mr and Mrs W are joint policyholders. For ease, I mainly refer to Mrs W in my decision, as she referred the complaint to our service. References to her include Mr W.

References to Accredited include its agents.

What happened

Mrs W held a home insurance policy with Accredited. In March 2024, her home was damaged by fire and she made a claim.

Shortly before the fire, Mrs W had given birth prematurely and her baby required extended hospital care. During the early stages of the claim, she was in and out of hospital. Later in 2024, she became pregnant again and described the pregnancy as high risk.

After the fire, Mr and Mrs W initially stayed in a hotel. Accredited then authorised further short-term accommodation while it assessed the damage and arranged the repairs. In July 2024, Mr and Mrs W entered a longer-term rental while reinstatement works progressed.

In late 2024 and early 2025 Mrs W raised concerns about delays, communication, the scope of works, and the quality of workmanship – including concerns about damp, mould, and snagging. She was also concerned about the handling of her alternative accommodation. Mrs W describes significant stress from the repeated moves, financial strain, uncertainty about going home, and concerns about whether the property was safe.

Accredited accepted that it didn't handle the claim as well as it should have. It acknowledged delays, communication issues, and snagging. It offered £500 compensation and to appoint an independent surveyor to assess whether the property had been restored to its pre-loss condition.

Mrs W didn't think this was enough and referred the matter to our service. During our investigation, Accredited increased its compensation offer to £1,500 and provided the details of its proposed independent surveyor. Mrs W didn't think this was enough and raised concerns about the independence of the survey and the overall impact of the claim.

Our investigator thought Accredited's offer was fair. Mrs W didn't accept our investigator's view. The complaint has therefore been passed to me to make 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.

I've decided that Accredited's offer represents a fair and reasonable way to resolve the complaint. I've explained why below. I've focused on what I consider most relevant. If I

haven't mentioned a particular point or piece of evidence, it's not because I haven't thought about it. Rather, it doesn't change what I consider to be the right outcome.

Industry rules require insurers to handle claims promptly and fairly. Accredited accepts this claim wasn't handled as well as it should have been. It acknowledges delays, poor communication, and issues with workmanship. It has increased its compensation offer and proposed a way forward in respect of the remedial works.

Because those failings are accepted, the key question for me is whether what Accredited has now offered to do fairly reflects the impact of those shortcomings and puts things right.

The impact on Mr and Mrs W

There's no doubt this was an extremely difficult period for Mr and Mrs W.

They were displaced from their home for around a year and had to move between several properties. The evidence shows the transition between those properties was often handled poorly. Communication was sometimes late or incomplete. Messages were passed between teams which caused uncertainty and delay. Mrs W had to chase often. She was generally told to arrange matters herself and submit receipts. This all created avoidable uncertainty, inconvenience, and distress.

The impact of this was significantly worsened by their circumstances. Mrs W had given birth prematurely not long before the fire and their baby required extended hospital care. During the early stages of the claim, they were in and out of hospital and had to co-ordinate discharge plans in the midst of uncertainty over where they were they were going to be staying. Mrs W later became pregnant again. Throughout the period, she was on maternity leave and says the family's financial position was strained. Mr W was balancing full-time work with hospital visits, repeated moves, and no doubt caring for Mrs W.

One of the most challenging periods in my view was in early 2025 when Mr and Mrs W were due to return home from the long-term rental. Their tenancy was ending. They were understandably anxious about whether the works would be finished in time. They'd also raised concerns about the quality and safety of the repairs, including damp, mould, brittle beams, and an unrepaired fire wall. They were therefore faced with the prospect of returning to a property they weren't confident was safe or their tenancy running out.

With a young baby and Mrs W heavily pregnant, they had to organise movers and storage, liaise with Accredited's agents, and their landlord. The planned move had to be cancelled and rearranged at short notice, with Mrs W left to organise much of this. I think this created genuine anxiety about being caught between properties. Given their vulnerability, I would have expected to see more proactive co-ordination and support from Accredited.

Mrs W has also described missed or unproductive appointments during this time, including occasions when they had to leave their baby's bedside to attend visits or take calls that didn't happen or didn't go as expected, which must have added to their distress.

There was also financial pressure.

Mrs W says she had to pay for accommodation costs upfront and chase Accredited for reimbursement. While costs were repaid, I've seen evidence of frequent delays and chasers. I think delays during a period of vulnerability would have reasonably added to the strain.

In addition, there were ongoing concerns about the scope and quality of the repairs. Mrs W has raised specific points about changes to the scope of works and certain works being

signed off incorrectly. I accept that these issues are not trivial. However, disputes about whether repairs have been completed to the right standard are, in my view, fairly addressed by an independent expert assessment, which I address later.

In all, Mrs W has described serious emotional impact and consequences, including frequent tears and her husband now experiencing panic attacks. I don't doubt how upsetting and overwhelming this period was for them.

However, I must fairly distinguish the distress caused by Accredited's shortcomings from the distress that would inevitably have followed from the fire.

A house fire that leads to extended displacement from the family home, combined with the hospitalisation of a premature baby and a later pregnancy, would have been profoundly stressful, even if the claim had been handled reasonably. I don't think all of the harm described can fairly be blamed on Accredited.

Even so, I'm satisfied Accredited's handling made matters worse especially at important points like changes in accommodation. Taking everything into account, including the duration of the disruption and the family's vulnerability, I consider £1,500 a fair reflection of the distress and inconvenience caused.

Mrs W believes a higher award is fair and I want to reassure her I've considered all the points she's raised. While she has my sympathy for what's happened, I'm not persuaded that the evidence shows ongoing or lasting effects that can clearly be blamed on Accredited's failings and separated from the unavoidable consequences of the fire.

In all, I'm satisfied Accredited's offer is fair and in line with what I would have awarded.

The independent survey

Accredited has accepted there may be outstanding issues with the quality and extent of its repairs. It's offered to appoint an independent RICS-qualified chartered surveyor to determine whether the property has been restored to its pre-loss condition.

Given the concerns raised in respect of workmanship, the scope of works, and particularly safety issues like the loft, I consider an independent expert review is a fair and reasonable way to resolve these matters. I haven't seen evidence to suggest the surveyor that Accredited has proposed would be unsuitable or biased. Mr and Mrs W have also asked for a copy of the report which Accredited has agreed to. I think that's fair.

If the assessment concludes that further remedial works are necessary, I'd expect Accredited to respond to this fairly. If Mrs W finds that she's unhappy with Accredited's response to the report, or further works carried out, she would be entitled to raise a further complaint with Accredited and refer this to our service if necessary.

For these reasons, I'm satisfied Accredited's overall offer of compensation and an independent survey is a fair and reasonable way to resolve the complaint.

Putting things right

To resolve the matter, Accredited needs to:

- Pay Mr and Mrs W a total of £1,500 compensation for distress and inconvenience, to be reduced by any amount already paid.

- Promptly appoint an independent RICS-qualified chartered surveyor to determine the extent to which the insured works Accredited has carried out have restored Mr and Mrs W's property to its pre-loss condition.

My final decision

I uphold Mr and Mrs W's complaint and direct Accredited Insurance (Europe) Ltd to do as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs W to accept or reject my decision before 23 March 2026.

Chris Woolaway
Ombudsman