

The complaint

Mr B and Mrs B have complained that AXA Insurance UK Plc (AXA) unfairly settled a claim under their home insurance policy.

What happened

Mr B and Mrs B made a claim for an escape of water. This damaged the flooring in their living room. When AXA offered settlement for the claim, it said it would pay the full cost of replacing the living room and dining room floor, but would only pay a 50% contribution to the hall flooring.

When Mr B and Mrs B replied, AXA said that because the living room and hallway were separated by a door strip they were classed as separate rooms. It said that although the hallway flooring was undamaged, it had agreed to contribute 50% towards the cost of replacing it.

Mr B and Mrs B complained to this Service. Our Investigator didn't uphold the complaint. He said the threshold/ door strip and large archway separated the rooms to some degree. The policy said the insurer would replace the damaged items. He said AXA agreeing to contribute 50% to the cost of replacing the undamaged hallway flooring was fair.

As Mr B and Mrs B 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.

AXA offered a 50% contribution to undamaged flooring in their hallway. Mr B and Mrs B said AXA should pay the full replacement cost because it was a visibly open-plan space, rather than an adjoining room. I've looked at what the policy said, which was:

"We treat any individual items of a matching set or suite of furniture, sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for undamaged companion pieces.

If the individual damaged items cannot be repaired or a replacement found we will also pay up to 50% towards the undamaged part of the set or suite of furniture, sanitary ware or bathroom fittings.

If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We will not pay for undamaged floor covering in adjoining rooms."

I've looked at photos and a video of the living room and hallway. These showed there was a wall between the two areas with a large archway between the two, which didn't seem to

have a door. There was a door bar across the floor in the archway. The flooring also appeared to be the same in both areas.

Based on what I've seen, I think it was reasonable for AXA to decide the spaces were separate rooms and that the flooring wasn't continuous. There was a wall separating the spaces and a door bar in the archway between the spaces, which I think also marked them out as separate spaces. So, I think it was fair that AXA offered a 50% contribution to the undamaged flooring in the hallway to reflect the loss of match when the living room floor was replaced.

As a result, I don't uphold this complaint or require AXA to do anything else in relation to it.

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 B and Mr B to accept or reject my decision before 25 February 2026.

Louise O'Sullivan
Ombudsman