

The complaint

Mr H is unhappy with the way Intact Insurance UK Limited settled a claim under his home insurance policy and with the way it handled his claim.

What happened

In November 2024 there was a fire in Mr H's back garden. He arranged for a damaged soil pipe to be replaced and made a claim to Intact.

Intact appointed a loss adjuster to validate the claim. The adjuster raised a concern with Intact about whether the property had been occupied before the fire. It took some time for Intact to satisfy itself that Mr H had actually been living there.

In April 2025 Intact agreed to settle the claim. Mr H provided various quotes to repair the damage. In documentation supplied by Mr H there were references to the property being tenanted. So there was a further delay while Intact investigated that.

Intact approved all the quotes except the one to rebuild the rear wall. It said from what it had seen the wall just needed some repointing and cleaning. It didn't think the wall needed to be rebuilt.

Mr H complained that the wall hadn't been properly inspected. He said it moved under light pressure. Intact said it would instruct another expert to inspect the wall. Its surveyor said the damage was due to weathering and mortar decay rather than the fire. So Intact didn't change its decision to decline this part of the claim.

Mr H was unhappy with the way his claim had been handled. In September 2025 Intact paid him compensation of £100 for the delay on its part in obtaining the report on the wall from its surveyor.

Mr H referred his complaint to this service. Our Investigator didn't think Intact had treated him unfairly. As Mr H didn't agree, the matter has been 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.

This complaint is about three main issues. I'll look at each of them in turn.

The rear boundary wall

Intact thought this wall had been gradually deteriorating before the fire. Mr H's policy doesn't cover damage that gradually occurs over time.

Mr H strongly disagrees that this was the case. He's pointed out that the fire was most concentrated near this wall.

I've looked at the photos and video Mr H has sent us. I don't dispute that the wall looks in a poor condition with loose and crumbling bricks. But I'm not a specialist in these matters and so generally I rely on expert opinions. In this case Intact's surveyor said there seemed to be a natural breakdown of materials from weathering and decay. The second surveyor said there'd been long term deterioration and the footings had failed. They also noted that someone had tried to repair the wall not long before the fire which they thought indicated that it had already been in a poor condition.

Ultimately Mr H's supposition about the damage to the rear wall isn't supported by expert evidence. The quotes he's provided refer to rebuilding the wall but don't say what caused the damage to it. I'm more persuaded by the evidence provided by Intact that the rear boundary wall was in a poor condition before the fire. That being the case I don't think it was unreasonable for Intact to decline to pay for it to be rebuilt.

The soil pipe

Mr H paid £500 to have this repaired shortly after the fire. He said this needed to be done as a matter of urgency. Intact said it would reimburse him what it would have paid if it had had the work done.

Under the terms of the policy Intact is entitled to make a cash settlement based on the amount it would have paid its contractor. That will usually be less than a consumer would pay because insurers are able to obtain more favourable rates. Since Intact didn't have the opportunity to carry out the repair itself, I think its settlement offer was fair.

Claim handling

I can understand Mr H being frustrated by the time intact took to settle his claim. But I can also see that Intact had multiple concerns about the claim, including initially not being sure whether Mr H was living at the property and later seeing references to the property being tenanted. I don't think it was unreasonable for that to give rise to further investigations. Insurers must be allowed a reasonable time to investigate claims. In this case I think the investigation took slightly longer than it should have done. Intact paid Mr H £100 compensation for this. I think that was appropriate in the circumstances.

I'm sorry to disappoint Mr H but overall I don't think Intact has treated him unfairly or unreasonably.

My final decision

For the reasons given above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 May 2026.

Elizabeth Grant
Ombudsman