

## **The complaint**

Mr H has complained that a technician sent by Fortegra Insurance UK Ltd damaged his floor when carrying out a repair under a furniture warranty.

## **What happened**

Mr H made a claim to Fortegra under a furniture warranty after his sofa developed a structural issue in the frame. Fortegra arranged for a technician to go to his home to repair the sofa. Immediately after the visit Mr H complained to Fortegra that the technician had damaged his wooden floor by moving the sofa unassisted.

Mr F contacted a wooden flooring specialist who said the whole floor needed to be professionally sanded and refinished to give an acceptable result. Mr H went ahead and had the damage repaired.

Fortegra didn't accept that its technician was responsible for the damage. It said the technician had protected the floor during the repair and Mr H hadn't mentioned the damage before the technician left his home.

Mr H brought his complaint to this service. Our Investigator upheld the complaint. He thought Fortegra should reimburse Mr H for the repair costs.

As Fortegra didn't agree, the matter has been passed 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.

It's not in dispute that Mr H's wooden floor had several deep scratches near the position of the sofa. What is in dispute is whether Fortegra's technician caused this damage.

Where there's no conclusive evidence in support of either party's account of events, I must base my decision on the balance of probabilities, that is what is more likely to have happened, taking all the circumstances into consideration.

I'm more persuaded by Mr H's evidence. He said at the start of the visit he helped the technician move the sofa onto some sheeting but when the repair was completed, the sofa was dragged back into its original position by the technician without any assistance. Fortegra hasn't disputed that. Mr H's photos show extensive scratches which suggest movement in several directions near where the sofa legs stand. The sheeting shown in the technician's photos looks too thin to prevent damage of that sort. I think it's more likely than not that's how the damage to the floor happened.

I appreciate that Mr H signed a card for the technician confirming that there was no damage to his property. But within an hour or so he contacted Fortegra to complain about the damage. In my view it's possible that at the point of signing the form Mr H was concentrating

more on the repairs to the sofa than looking around for other damage. In his favour he did notify Fortegra within a short time of the technician leaving his home.

Fortegra's technician's report includes some photos of the area in question but they're too small to be of use here. I don't think they can be relied upon to show an absence of the damage at the time the technician left the property.

On the balance of probabilities I think the evidence suggests that Fortegra's technician probably caused the damage. So I don't think Fortegra treated Mr H fairly when it refused to accept responsibility for it.

### **Putting things right**

To put things right I think Fortegra should reimburse Mr H for the cost of repairing his floor.

### **My final decision**

For the reasons set out above I uphold this complaint and require Fortegra Insurance UK Ltd to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 25 February 2026.

Elizabeth Grant  
**Ombudsman**