

The complaint

Mrs R is unhappy with the delays and general service she received from AXA Insurance UK Plc (“AXA”) when she claimed on her home insurance policy following a water leak.

What happened

Mrs R made a claim to AXA when she identified a leak on the supply pipe to her property.

AXA appointed a specialist water contractor to review and validate the claim, and once the claim was accepted, the contractor continued to manage the claim on AXA’s behalf.

Mrs R was unhappy with the time it took to resolve her leak. From the claim being raised to AXA’s contractor fixing the major leak, 11 weeks had passed. Mrs R said the contractor recommended the replacement of the supply pipe 7 weeks before it was completed. Mrs R blames these delays on AXA and its contractor prioritising and looking for ways to minimise its costs, rather than worrying about Mrs R’s own customer experience. Mrs R also pointed out issues with communication and resourcing issues of the contractor that caused further delays.

During the period of the claim (until the leak was fixed), Mrs R had incurred around £1,700 in water costs for the lost water. Mrs R said she had been informed by the contractor these costs would be covered by the policy. However, AXA later said these costs weren’t covered. Mrs R said she would have taken steps to mitigate these losses by turning off her supply had she known.

AXA responded to Mrs R across three separate final response letters. It acknowledged it didn’t handle the issue with the metered water loss very well, but confirmed the loss wasn’t covered by the policy. It paid £325 compensation for the distress and inconvenience caused.

AXA explained that the period where Mrs R thought there was unnecessary delays, specific investigations were being carried out which were necessary to resolve the leak. It also said there was sickness within the contractor’s team which caused a delay around the turn of the year. Mrs R disagreed with AXA’s viewpoint on these points. AXA did pay a further £300 compensation in recognition of the delay in fixing the “water hammer” on the cold-water outlets, miscommunication related to a secondary leak and for some smaller points.

Mrs R wants her water loss to be reimbursed by AXA and for a higher level of compensation for the distress and inconvenience suffered.

Our investigator decided not to uphold the complaint. She thought the service wasn’t as good as it should be, but she thought the £625 compensation paid was a fair resolution for this. She agreed with AXA that metered water loss wasn’t covered by the policy. Mrs R disagreed, so the case has been referred to an ombudsman.

My provisional decision

I made a provisional decision on this on 6 January 2026. I said :

There are several nuances to this specific complaint, but I think from reviewing the documentation, the two significant problems raised by Mrs R relate to her concerns with the delay to the timeline and the subsequent impact this has had on the quantity of lost water from the leak (and the cost Mrs R has had to burden).

AXA has explained to Mrs R that the policy only covers loss of metered water if the accidental damage of the contents section of the policy is bought as an optional extra. Mrs R doesn't see how lost water is related to contents in her policy.

I can see where Mrs R is coming from on this but having reviewed the policy, I can see why AXA has reached this conclusion. There is an optional part to the policy "*accidental damage (contents)*" which requires the policyholder to opt into and pay an additional premium. In this section of the policy, cover for "*metered water*" is explained "*we will pay up to the limit for any one claim for accidental loss of metered water*".

Unfortunately, Mrs R didn't select this option when taking out her policy, so she wouldn't be covered for the cost of lost water in the event of a leak.

Mrs R said AXA's contractor originally told her that she would be covered for this cost she's incurred. She was asked to provide details of her water bills to substantiate the loss. However, AXA after validating the policy realised Mrs R wasn't covered for this, so it wouldn't cover these costs, although it did compensate Mrs R around £300 for this error. Mrs R said if she had known the lost water wouldn't be covered, she would've mitigated the loss by turning off the water supply.

I think the compensation offered by AXA is reasonable for this issue. I say this as AXA informed Mrs R promptly of this error. In less than two weeks of the claim being raised, AXA told Mrs R the loss of water isn't covered by the policy. I think the compensation paid is sufficient, in that it reflects some compensation for loss of expectation (of covered costs) and actual loss where Mrs R chose not to take mitigation action.

Mrs R has highlighted the water losses have been greater due to avoidable delays by AXA's contractor. I've read the timelines provided by both Mrs R and AXA's contractor (via the claim notes). Both timelines align. However, Mrs R has described the delays as avoidable, whereas AXA has described the activities of its contractor necessary to get the works complete.

Having reviewed the information available, I think it's clear that there have been avoidable delays. There are gaps in the timeline which are simply elapsed time with no evidence of activity, for example:

- an engineer recommended actions for the repair on 25 October 2023 – but an email was sent internally two weeks later by a different staff member challenging the recommendation, which led to a further visit
- it was 19 days before another engineer attended

Further visits were made, before a decision was made to re-route the pipe a week later to fix the leak. Mrs R has accused AXA's contractor of not being prepared, staff failing to turn up, staff not being able to complete necessary works and she's alleged that AXA was simply trying to reduce its costs over prioritising her customer experience. I can't say whether this is true or not, but I am persuaded this process was inefficient and despite all these visits, the solution was the same as that recommended by the first engineer.

The repairs were scheduled for ten days later, but Mrs R was contacted to say this couldn't go ahead. Both parties have put forward different reasoning, but ultimately, this work was put back 17 days.

I am persuaded there have been delays that could've been avoided. I think Mrs R has incurred additional costs due to the way AXA's contractor has managed this claim. It's hard to put an exact amount of time on the delays, but I'd estimate the timeline is twice as long as it could've been. I appreciate AXA has said its contractor was ill and couldn't attend, but the follow up appointment shouldn't have been over two weeks later. It's AXA's responsibility to ensure it appoints suppliers who can resource the work required.

Therefore, I intend that AXA pay half of the costs Mrs R has incurred for the lost water. Mrs R has estimated the cost of the lost water was £1,716. I haven't seen any evidence to suggest this is incorrect, so I intend that AXA reimburse Mrs R half of this (so, £858).

I've then considered whether the compensation paid by AXA was fair. With around £325 allocated to the cover for metered water loss, the remaining £300 was for the other issues. There was the delay in getting the work completed and I think this would've been frustrating for Mrs R. She needed to keep chasing her insurer or contractor to get updates and to try and progress the claim.

There was a small miscommunication in relation to the "water hammer" which caused a delay in its resolution, but I'm glad AXA managed to get this resolved. I do think slightly more compensation is necessary for the inefficient survey work which will have inconvenienced Mrs R and delayed the overall claim. I think the last delay meant the repair wasn't completed until after the Christmas period, so I think this will have increased Mrs R's disappointment. She had to suffer with lower water pressure for around six weeks longer than she should've done, so I intend to increase the £300 (for the remaining issues) to £450, an increase of £150.

Responses to my provisional decision

Mrs R didn't respond to my provisional decision.

AXA didn't say whether it accepted my decision, but it confirmed it didn't have any new information to add.

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.

Given neither party has provided any new information, I see no reason to change my provisional decision.

My final decision

My final decision is that I uphold this complaint. I require AXA Insurance UK Plc:

- Reimburse Mrs R £858 for half of the metered water loss
- Pay Mrs R an additional £150 compensation – for distress and inconvenience (this in addition to the £625 already paid, although if any of this remains outstanding, it should be paid also).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 24 February 2026.

Pete Averill
Ombudsman