

## The complaint

Mr R complains about the way U K Insurance Limited trading as Direct Line ('UKI') handled a storm damage claim he made on his property insurance policy.

## What happened

The details of the claim are well known to both parties, so I won't repeat them again here. Instead, I'll summarise the background and focus on the reasons for my decision.

Mr R held a home insurance policy with UKI, and he contacted them to make a claim for storm damage to his property in January 2025. UKI arranged for a site visit to review the claim, but this was delayed and Mr R later raised a complaint. He said UKI were delaying validating and settling the claim and had asked for unreasonable amounts of information. He also said that UKI's appointed contractor had entered his property under false pretences.

UKI considered the complaint but didn't uphold it. They said they required Mr R's cooperation to continue with the claim and this included asking for further information to discuss the claim circumstances in more detail. Mr R remained unhappy with UKI's reply to his complaint – so, he brought it to this Service.

I issued a provisional decision on the complaint, and I said the following:

*"I want to start by setting out what I can look at in this decision. Many of the issues Mr R is unhappy about are later developments in the claim process that occurred after UKI issued their final response. So, I won't be able to consider more recent events as part of this decision. Instead, I've focused on the issues Mr R raised at the time the claim was first reported to UKI, which comes down to how UKI were validating the claim. I should also make it clear that my role is not to handle the claim on UKI's behalf or make a decision on whether they should cover the claim or not. My role is to decide whether UKI acted fairly when they attempted to validate the claim under Mr R's policy.*

*The starting point is the policy terms, which require Mr R to provide relevant information to UKI in order to validate his claim. His policy terms require him to "Give us any relevant information and evidence that we ask for." UKI says they haven't been able to validate Mr R's claim on the information he has provided and requested further information. I've reviewed the claim history, and I don't find that UKI's requests for further information was unusual or unreasonable. I'm satisfied UKI are entitled to request further information in order to validate claims they are being asked to meet. And given the range of concerns they raised to Mr R about the circumstances of the loss and what was being claimed, I think this was proportionate.*

*In relation to the delays at the start of the claim process, I understand that this was due to a change in UKI's appointed contractors, and I can see that this caused some delays initially. Once the second contractors were appointed, their report was issued at the end of March 2025. But there were then further delays which I understand were due in part to Mr R's dissatisfaction with the contractors UKI had appointed.*

*And I understand some appointments were cancelled or moved very last minute. I can see that the Investigator felt that a compensation award of £250 would be suitable to reflect the impact of these delays.*

*However, I do not consider that the small period of delays at the start of the claim caused a material impact to the claim. Essentially, Mr R's concerns are focused on UKI's validation of the claim itself, and he feels the questions they asked were unfair and disproportionate. But I do not agree that UKI acted unfairly. So, while I think there were some delays at the start of the claim process, I don't think this made a material difference to the outcome overall. And having reviewed the available evidence, I'm satisfied UKI dealt with the claim validation process fairly and consistently.*

*I've also considered Mr R's testimony around his concerns over what UKI's contractor told him when visiting his property. Mr R says that the contractor specifically identified himself as a surveyor and this is why Mr R allowed him onto the premises. However, as the Investigator has previously set out, UKI only referred to sending a loss adjuster in their correspondence and there was no mention of the contractor identifying himself as a surveyor in Mr R's initial complaint.*

*Overall, while I have no reason to doubt that Mr R has reported things in good faith, there isn't any persuasive evidence that I've seen that demonstrates the contractor identified himself as a surveyor, or that this caused any material difference to the claim."*

I concluded that, while I recognised there were some delays at the start of the claim process, I was overall satisfied UKI dealt with the claim validation process fairly and consistently, so I did not intend to uphold the complaint or to require UKI to do anything more in relation to it.

I invited both parties to provide a response to my provisional findings. Neither Mr R or UKI provided any further information for me to consider. As such, because both parties have now had the opportunity to provide a response, I will set out my final decision below.

### **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.

As neither party have provided any additional information for me to consider, I see no reason to depart from the findings that I set out provisionally above, which now become my final decision. I find that UKI dealt with the claim validation process fairly and I therefore do not uphold this complaint or require UKI to do anything more in relation to it.

### **My final decision**

For the reasons I have set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 26 February 2026.

Stephen Howard  
**Ombudsman**