

complaint

Mr B complains about the way St Andrew's Insurance Plc has dealt with a claim on his buildings insurance policy.

background

In September 2016 Mr B noticed a leak and made a claim on his buildings insurance policy. St Andrew's accepted the claim. It stopped the leak, and once the house had been dried out, it completed the necessary repairs.

Mr B complained about a number of things. He wasn't satisfied with St Andrew's response, so he brought the complaint to us.

One of our investigators looked into the matter. She thought St Andrew's had dealt with the claim fairly, so she didn't think it needed to take any further action.

Mr B disagreed, so the complaint has been passed to me for a final decision.

my findings

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've come to the same conclusions as the investigator, for broadly the same reasons.

When someone has a problem with their house, getting it put right is almost always going to be disruptive. I don't think St Andrew's caused any unnecessary or unreasonable delays. And although Mr B had to take some time off work to facilitate the works, this isn't unusual, and it isn't something he should be compensated for.

Mr B's kitchen was taken out, so he wasn't as able to prepare food at home, or do laundry. The amount he was offered for laundry isn't in dispute. £10 a day for food is fairly standard. It's meant to subsidise someone's normal food bill, allowing for the additional costs of eating out more regularly or having less space to prepare meals from scratch. I know Mr B feels it isn't enough. But I think it is.

St Andrew's has said Mr B's boiler was working, but its casing had rusted, so it replaced it with a new one. Mr B says the new boiler didn't work because of protracted works in the kitchen, so he had to join a gym to use its shower facilities.

I know Mr B thinks St Andrew's should refund his gym membership. I haven't seen any reason for works in the kitchen to cause the boiler not to work. And I'm not aware of Mr B informing St Andrew's that there was a problem until late on. Overall, I'm not satisfied that Mr B had to join a gym, so I don't think I can fairly order St Andrew's to pay for his membership.

Mr B says his new boiler is making loud banging sounds. St Andrew's internal notes show it's been inspected by plumbers and no faults can be found. I don't think there's anything further I can expect it to do. Mr B might want to contact the manufacturer if the problem persists.

I'm aware of some minor repair issues which need to be sorted out. But my understanding is St Andrew's accepts that this is the case and will do what is needed. I think this is reasonable in the circumstances.

my final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 July 2017.

James Langford
ombudsman