

## **complaint**

Mr B has complained about delays on the part of Royal & Sun Alliance Insurance Plc (RSA) in handling a claim under his home insurance policy.

## **background**

In November 2017 Mr B made a claim to RSA for fire damage to his underground pipes after his boiler caught fire. The boiler was outside. There was damage to the pipes that run from the boiler into the house. The boiler was replaced but the pipes needed to be dug up and replaced. There was also damage to the side of the house.

RSA appointed a loss adjuster to manage the claim.

Mr B complained to RSA because of delays on the part of the loss adjuster and its contractor. He said he had to keep chasing to get anything done. On 9 May 2018 RSA wrote to Mr B with its final response on his complaint. It offered him £500 compensation for its poor service. Mr B accepted RSA's offer.

In August 2018 Mr B brought a further complaint. He said he was still waiting for the works to be finished. He asked RSA to change contractor. RSA appointed a different contractor to finish the works. On 8 September 2018 RSA apologised for the delay on its part and paid him a further £150 compensation.

Mr B wasn't happy with that and brought his complaint to this service. Our adjudicator didn't uphold the complaint. She didn't think RSA was responsible for all the delays in carrying out the works. She thought RSA's offer of £150 compensation for the further delay was fair and reasonable.

As Mr B didn't agree, the matter has been referred to me.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm only looking at how RSA's handled Mr B's claim up from 10 May 2018 to 8 September 2018 being the period covered by Mr B's second complaint. If he's unhappy with how RSA handled the claim after that point, he'll need to make a further complaint to RSA and if he's unhappy with the outcome, he may bring a further complaint to this service.

In complaints like this I don't always look at each and every issue or examine precisely why things went wrong. I generally just look at the claim/complaint as a whole and if RSA didn't handle things well, decide whether any (or any more) compensation is warranted.

Although I'm not persuaded all the delays during this period were caused by RSA, I can understand Mr B becoming frustrated with how this claim was handled. And there's no doubt he had to chase RSA more than he should have had to. That will have caused him some stress and inconvenience. But to its credit RSA recognised this and made an offer of compensation.

Overall, whilst I appreciate that Mr B doesn't think it's enough, I'm satisfied that the further compensation of £150 offered by RSA was fair in the circumstances. It is in the region of what I'd have considered asking it to pay if the offer hadn't already been made. I don't therefore think there are grounds for me to require it to pay any more.

**my final decision**

I do not 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 28 June 2019.

Elizabeth Grant  
**ombudsman**