

complaint

Miss H and Mr G are unhappy with the service they received from UK Insurance Limited (UKI) in relation to a claim for two damaged sofas.

background

Miss H and Mr G are very unhappy with the time it has taken UKI to resolve the claim. It was made in November 2014 and a decision wasn't made to repair it until around January 2015. They're also unhappy with that decision. They say that they were first told that the sofas would be replaced and they think this is the right thing to do.

The service, they say, has also been poor – having to make numerous calls to UKI; a lack of good service generally and a confused complaints process. This was at a time when Miss H was not very well.

UKI agrees that the service it provided wasn't very good. It offered Miss H and Mr G £150 compensation as a result. But it still thinks it should be allowed to repair the sofas.

Our adjudicator agreed with UKI's decision to repair the sofas. But he thought the compensation was too low. He recommended £300 which UKI accepted. Because Miss H and Mr G disagreed, the complaint has been passed 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've dealt with the two main complaints in turn.

the service provided

This claim was badly handled by UKI. From the very beginning it made mistakes – like not arranging the initial inspection properly meaning Miss H had to take time off work only for no one to turn up.

The assessment of the claim was also too slow. There was little urgency on the part of UKI and its agents. And when Miss H and Mr G complained, it failed to properly investigate their concerns and in good time.

I'm also concerned that on at least one occasion, Miss H was spoken to poorly on the phone by UKI's staff. Whilst I was pleased that this was picked up and dealt with by UKI, it clearly compounded the frustration Miss H and Mr G were experiencing.

But I think the increased offer our adjudicator negotiated is fair and right for the circumstances of this complaint. I think it reasonably recognises the low level of service Miss H and Mr G received from UKI.

the decision to repair

Miss H and Mr G have seen a lot of UKI's file so they know that the repairer has said that it cannot be sure that the repair will be 100% effective. Not unreasonably, they are worried about this.

But I still think UKI should be given the opportunity to repair the sofas. The policy gives UKI the option to repair or replace damaged contents. Although the repairer can't be sure that it will work, it does feel that it should be given the opportunity to try.

There is every possibility that it will work. And UKI has been very clear that if the repair is not a success, it will replace the sofas.

If Miss H and Mr G are unhappy with the repair, I'd expect UKI to act quickly to replace them – given the service it has provided so far. If there is a dispute about the standard of the repair then Miss H and Mr G are free to bring their complaint to this office.

my final decision

I uphold this complaint in part. UK Insurance Limited must pay Miss H and Mr G £300 in total for the service it provided.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H and Mr G to accept or reject my decision before 30 December 2015.

Michael McMahon
ombudsman