

The complaint

Mr M complained about the customer service he received from AXA Insurance UK Plc ("AXA") during a claim he had under his home insurance policy.

What happened

Mr M made a claim for the damage caused in his house after a pipe burst in his loft. He complained that AXA didn't act quick enough. He had to commission his own plumber as an emergency to fix the leak. He said AXA didn't do anything practical to help him and it took over two weeks before a loss adjuster visited his home to assess the damage. Mr M was also unhappy with the difficulties and delays he felt he suffered when he tried contacting AXA on more than one occasion.

AXA acknowledged Mr M could've had a better experience and he had waited longer than usual for his calls to be answered as its claim department was exceptionally busy. AXA also accepted its contractor responsible for drying the property missed an appointment which caused a delay. AXA said it could've provided better progress updates to Mr M. AXA paid Mr M £150 for the distress and inconvenience these issues caused. It has offered a further £150 since it issued its final response, which Mr M has declined.

Our investigator decided to uphold the complaint. He thought AXA has acknowledged the errors it made, and he thought the increased offer of compensation was fair for the impact the issues had on Mr M. Mr M disagreed, so the case has been referred to an ombudsman.

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.

Our service's jurisdiction only allows us to make decisions in certain circumstances, so it's important for me to clarify how I've approached this complaint and what I'm able to consider.

Mr M was unhappy he had to deploy his own plumber to fix the leak. However, as AXA are only responsible for repairing the damage from the leak under the terms and conditions of his policy. There is nothing I can consider against AXA on this point.

Mr M has raised further issues with us about his claim. However, I can only consider issues Mr M has raised directly with AXA and it has had the opportunity to investigate and provided a final response on. Therefore, I haven't considered issues that occurred after the date of AXA's final response letter on 8 February 2023.

I have reviewed the aspects of the complaint that I can look at, and I think the revised offer of £300 in total made by AXA is fair in the circumstances. This will be recorded as an uphold on the complaint, as it was an increase made after the final response and after the complaint was escalated to our service.

I think £300 is reasonable in reflecting the distress and inconvenience caused to Mr M for the issues raised. It's in line with what I'd expect someone in our service to our award.

AXA has explained the missed appointment was caused by sickness within its team. This was frustrating for Mr M as he'd taken time off work. But I'm persuaded this was a one-off event which was unfortunate, but something AXA has accepted was its responsibility.

The drying was initially delayed due to worries of a health and safety nature – I think it was reasonable for AXA to take these precautions. With any claim, it's inevitable there will be some inconvenience. However, it's not the insurer that caused the incident leading up to the claim. So, it's only fair to look at the impact of the specific errors made by AXA and not the overall claim itself.

I appreciate Mr M had difficulties getting through to AXA as the lines were busy, but I think the offer of compensation is fair. I think asking AXA to provide more compensation would be unreasonable, as the inconvenience caused wasn't long lasting in nature.

My final decision

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

- Pay £150 additional compensation for distress and inconvenience if it hasn't done so already (that's a total of £300).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 6 September 2023.

Pete Averill
Ombudsman