

The complaint

Mr D has complained about how Liverpool Victoria Insurance Company Limited (LV) dealt with a claim under his home insurance policy.

What happened

Mr D made a claim for storm damage to a wall. He complained to LV and then to this service about the claim. An ombudsman at this service issued a decision. He didn't uphold the complaint. He said the settlement offered by LV was reasonable. Mr D accepted the decision.

Mr D complained again to LV. When LV replied, it accepted the payment for the claim had been made late and that there were other issues with the claim. It offered a total of £400 compensation.

When Mr D complained to this service, our investigator didn't require LV to do anything further. She said some of the issues weren't for this service to consider and she couldn't consider issues that were part of the previous complaint looked at by this service. She said the claim settlement hadn't been paid within a reasonable time, but that LV's offer of £400 was appropriate in the circumstances to address this and the other issues raised.

As Mr D didn't agree, the complaint was referred to me.

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.

I'm aware Mr D holds strong views about LV, his claim and his complaints. As part of my decision, I won't be looking at issues covered in the complaint considered by another ombudsman. I'm aware of what the decision covered and the points Mr D raised in relation to it. I won't be commenting on these in my decision.

Mr D has raised a range of issues, some of which can be dealt with by this service. I'm also aware Mr D has raised issues with other organisations and that he was also given information by this service about what we could consider and other places he might be able to direct some of the issues. This service isn't the regulator and it isn't our role to investigate the wider business practices of a business.

I'm also aware that, for Mr D, his claim and concerns have been ongoing for some time. However, my decision is limited to the period covered by the complaint, which is since the complaint that was covered by the previous ombudsman's decision and the final response to his further complaint being issued.

I have focussed my decision on the issues that, in my view, I can consider as part of this complaint. These relate to the time taken by LV to process the claim settlement and its response on Mr D's concerns about the time taken by LV to respond to questions he asked,

LV making contradictory decisions and inaccurately considering information. Mr D was also concerned about the amount of compensation offered. Complaint handling itself isn't a regulated activity but, more broadly, I have also considered the complaint response overall.

From what I've seen, LV accepted that it didn't issue the settlement as quickly as it should have. It also accepted that a claims handler had made an error, that there were erroneous statements, Mr D's builder had incorrectly been quoted as saying something he hadn't and the cost to LV had been unnecessarily referred to. It said feedback had been provided. I note that LV told Mr D it still concluded that its decision on the claim, on the balance of probabilities, remained the right one. In my view, LV considered the issues raised by Mr D and acknowledged issues with what it considered and the time it took to pay the settlement. I think the way LV responded to the complaint was reasonable in the circumstances.

LV also offered Mr D £400 compensation. Mr D has outlined the impact on him of LV's service. So, I've considered whether the level of compensation was appropriate given the time period the complaint covered and the issues identified. I should also note that it isn't the role of this service to punish a business, including through the amount it pays in compensation.

Having looked at what happened, including the information and evidence provided by both parties, I think the £400 compensation LV offered was appropriate in the circumstances. This amount is in line with what I would have required LV to pay had it not offered this.

Having considered the circumstances of this complaint, I don't require LV to do anything further in relation to it.

My final decision

For the reasons I have given, it is my final decision that Liverpool Victoria Insurance Company Limited does not need to do anything further in relation to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 5 September 2023.

Louise O'Sullivan
Ombudsman