

The complaint

Mr W and Mrs W have complained about the repairs carried out by Lloyds Bank General Insurance Limited (Lloyds) under a home insurance policy.

What happened

Mr W and Mrs W made a claim under their home insurance policy following a fire. Work was carried out to repair a gable wall. Mr W and Mrs W complained, as they said the pointing didn't match. Lloyds arranged for a surveyor to inspect the pointing. He said not all the pointing matched and the pointing could be dyed to create a colour match.

Mr W and Mrs W didn't agree with this solution and complained to this service. Our investigator didn't uphold the complaint. He said Lloyds' solution of colour matching was reasonable, based on a professional opinion.

As Mr W and Mrs W 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.

Having done so, I don't uphold this complaint. I will explain why.

When Lloyds carried out work to repoint the wall, Mr W and Mrs W said parts of the wall were repointed separately. The area around the new stonework was repointed first and then the rest of the wall was repointed. I can see from photos that there is a noticeable colour mismatch in the pointing. Mr W and Mrs W have also said the texture of some of the pointing is different.

The policy said Lloyds would decide how a repair would be carried out and it would be done on a like for like basis. Following the work carried out on the wall, Lloyds accepted there were issues with the pointing and, based on its surveyor's advice, said it would colour match the pointing. The surveyor also said removing the pointing could mean the joints got larger, the edges of the stonework being chipped and not all the mortar being removed, which could make it look worse.

Mr W and Mrs W have provided a quote from a builder to remove all the pointing and replace it. They have said the builder is confident he can do so without any issues.

Where an insurer has carried out a repair and there are issues with it, it is normally for the insurer to identify how to fix it. In this instance, Lloyds sent a surveyor to look at the pointing and to recommend how to deal with the mismatch. I think it was reasonable for Lloyds to rely on its surveyor's findings on how to deal with it. Although I'm aware Mr W and Mrs W have a quote from a builder who has said he can remove the pointing and replace it, in my view, it is still reasonable for Lloyds to decide how to fix the issue with the repair it carried out. If Lloyds

carries out the colour match and there are still issues, Mr W and Mrs W can raise that with Lloyds at that time, including raising a new complaint if necessary.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W and Mrs W to accept or reject my decision before 10 October 2023.

Louise O'Sullivan
Ombudsman