

## **The complaint**

Ms B complains about the way Lloyds Bank General Insurance Limited (“Lloyds”) handled a claim under her home insurance policy.

## **What happened**

The circumstances of this complaint are well known to both parties, so I’ll only summarise them here.

- Ms B tells us her home was broken into in July 2023 causing damage and items were stolen. And Ms B submitted a claim to Lloyds.
- Lloyds arranged for one of its Personal Claims Consultant’s (PCC) to visit the property and manage the claim.
- Ms B was unhappy with how the visit went and complained to Lloyds that the PCC had been rude and insensitive, asked inappropriate questions about CCJ’s and it felt like an interrogation. She asked that a new PCC be appointed.
- Ms B told Lloyds she found the experience distressing, on top of the ordeal of suffering a break in, and needed to visit her GP for mental wellbeing treatment.
- In its Final Response letter (FRL) Lloyds said it was sorry for any upset caused, and this was not its intention. It said the PCC had a duty to ask questions in order to help validate the claim. It explained the questions asked were a normal part of its claims handling process so it could understand the circumstances of the incident and validate the claim against the terms and conditions of the policy.
- Lloyds did not agree to remove the PCC, and confirmed the PCC had emailed Ms B outlining the next steps to progress her claim.
- Ms B wasn’t happy with Lloyds response and brought her complaint to this service.
- Our Investigator acknowledged Ms B had suffered a traumatic event, coming face to face with an intruder in her home, and expressed her empathy. However, she concluded Lloyds hadn’t done anything wrong.
- Our Investigator explained she hadn’t seen any evidence that suggested the PCC was asking for information for any other reason than it being part of the standard practice that policyholders are asked during the claims process. And couldn’t conclude the questions had been asked to purposely upset Ms B.
- Our investigator added it was evident from what she’d seen that Ms B had been vague around some aspects of the claim and acknowledged the PCC had pushed for answers to some questions so he could gain a better understanding of what was being claimed. And she explained it’s for the policyholder to prove their loss, and it’s not uncommon to see the insurer asking follow up questions if they feel this is relevant.

- Ms B remained unhappy and asked that an ombudsman decide her case.

### **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.

Firstly, I like to acknowledge that the circumstances that led to the claim would've been very distressing for Ms B. She returned to her home after being away for some time to find an intruder in the house. Ms B challenged the intruder, who oddly suggested he was there to help, and called the police and she took refuge in her vehicle. Thankfully the intruder left without any escalation of the confrontation.

For clarity, in this complaint I'm only considering the issues addressed in Lloyds FRL dated 28 July 2023 regarding the conduct of the Personal Complaints Consultant (PCC) who visited Ms B at home following her submission of a claim.

I appreciate Ms B has strong feelings on his case and if I don't mention a particular point she's made it isn't because I haven't seen it or thought about it. It's just that I don't feel it necessary to reference it to explain my decision. I hope Ms B doesn't take this as a discourtesy, it's just a reflection of the informal nature of our service.

Having considered everything carefully I've reached the same conclusion as our Investigator, and for the same reasons.

I find it reasonable for Lloyds to appoint someone to manage a claim, particularly one of this size. And it's reasonable for the person handling the claim to ask relevant questions, and seek clarity as to the circumstances, and the loss incurred.

Ms B has specifically mentioned being questioned around CCJ's. Whilst I can understand this may feel intrusive it's not uncommon for an insurer to ask this, as they would when a policy is taken out or renewed.

Ms B has said she felt as though the PCC didn't believe she had experienced a break in. Whilst I don't doubt that is how Ms B felt I have to consider the evidence available. From the evidence Lloyds has provided I'm satisfied it doesn't dispute the break in occurred, rather the PCC was seeking clarity as to what had been stolen and proof of ownership and value.

I note under the "*How to make a claim*" section of the policy booklet it sets out "*What you'll need to give us*" and this includes:

- *"We might ask you to give us proof you own what you're claiming for and its value. This could be things like a receipt or valuation you had done".*
- *We may ask you to prove that your claim happened as you said it did. For example, we might need photos, a video or a report from an expert.*
- *If we ask for you to give us proof, you must give it to us or we might not be able to pay your claim. You're responsible for paying any costs that are needed to prove your claim."*

I'm satisfied the PCC was acting in line with the policy terms when asking questions and I can't say Lloyds, or the PCC has acted unfairly.

I can also see Lloyds has paid for some repairs to damage caused by the intruder. It has also said it will reimburse Ms B for repairs and replacements to doors and glazing on receipt

of an invoice. I mention this as Lloyds would've been unlikely to pay, or offer to pay, for these repairs if the circumstances were in dispute.

Lloyds say Ms B was vague when answering some questions which caused its PCC to seek further clarity. Ms B has said the reason she was supposedly vague is because the PCC was badgering her. There are different accounts here, but I've not seen any evidence to suggest Ms B was badgered, rather she was asked questions to seek clarity. But I can understand Ms B may not have found the experience pleasant, coming as it did shortly after her experience with the intruder.

I note that Lloyds say the PCC who visited is best placed to manage the claim, and that this is unlikely to involve any further face to face meetings with Ms B. I can see that Lloyds has set out what it needs from Ms B to progress the claim, and I'm satisfied that's been done in a professional manner by the PCC. It's not for this service to tell a business how to deploy its staff, that's an operational decision, and given I'm satisfied the PCC didn't act unfairly, I find it reasonable for Lloyds to continue to use the PCC who knows the claim best.

I hope that Ms B engages with Lloyds and provides the information required to progress her claim so that it can consider this in line with the terms and conditions of the policy.

### **My final decision**

For the reasons above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 28 March 2024.

Martyn Tomkins  
**Ombudsman**