

The complaint

Ms R has complained about how esure Insurance Limited (esure) dealt with a claim under a home insurance policy.

References to esure include contractors acting on its behalf.

What happened

Ms R contacted esure to make a claim when a leak from a dishwasher damaged her home. esure assessed the claim and sent Ms R two cheques to settle it. Shortly after this, Ms R contacted esure again. Ms R said that when a carpenter lifted the flooring in the kitchen to carry out repairs, he found the water had travelled further than expected. Ms R said he had found mould all over the walls when some appliances were moved.

esure asked a contractor to follow up on Ms R's report of further damage. Ms R contacted esure again a couple of weeks later, at which point esure identified that the emails didn't seem to have reached the contractor. So, esure asked the contractor to contact Ms R. A few weeks later the contractor told esure that a loss adjuster needed to be appointed and that Ms R might need alternative accommodation.

A few days later, Ms R contacted esure again, as her electrics had now tripped. She said an electrician had told her this was because the leak had damaged some sockets. Ms R also told esure she was concerned that the damage to her property was increasing and there was now mould in her home. Ms R said she only thought the full extent of the damage could be known when the kitchen had been stripped out.

The loss adjuster arranged for the damage to be assessed again. Following this, Ms R contacted esure as she said the company who assessed the damage had now found issues in the bathroom, as well as the kitchen and dining room. She was also concerned that steps weren't being taken to remove her whole kitchen in order to allow it to dry. She said if esure had dealt with the claim properly in the first place, the damage wouldn't have affected other parts of her home.

When Ms R complained to this service, our investigator upheld the complaint. She said esure didn't progress the complaint as quickly as it should have and many months later, work still hadn't started. She also said esure could have done more to identify suitable alternative accommodation, including when damp in the property was left exposed. She said esure should pay £450 compensation, work with Ms R to find suitable alternative accommodation and it should review the claim and keep Ms R up to date on next steps.

As esure didn't agree the delays were within its control or that it should have done more to find alternative accommodation, 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 uphold this complaint. I will explain why.

I can see that esure initially seemed to progress the claim fairly quickly and sent Ms R's two cheques to settle it. However, very shortly after this, Ms R found further damage to her home. Although esure emailed the loss adjuster about the claim, these didn't seem to be received so, a couple of weeks later, it sent them again. Ms R then started to chase for progress and raised a complaint. esure told Ms R it would consider alternative accommodation and would need evidence of her medical issues. Ms R said she was concerned she might not be able to leave the property due to her dogs.

A couple of weeks later, the loss adjuster visited the property and looked at the extent of the water damage. About 10 days after that the company returned to remove the kitchen floor. Ms R said she didn't know this was going to happen. She also asked if her whole kitchen was going to be stripped out and whether she needed to empty the kitchen cupboards. Ms R continued to chase for progress on the claim over the following weeks. She also reported that the damage to her home was getting worse and this was affecting her health and that she was looking for somewhere else to live.

From what I've seen, esure and its loss adjuster did take steps to progress the claim during this period, but some of this was taking moisture readings. esure has said this period was one in which the industry as a whole was affected by a burst water pipe surge that had impacted workloads. It said the property also needed time to dry. Even if I accept that the surge in claims had some impact on workloads, I'm not persuaded this showed that esure kept Ms R up to date or that it progressed all of the elements in good time that it could have. Ms R still had to chase to find out what was happening with her claim and to understand why contractors needed to visit her home and when they were going to do so. So, I think esure could have done more to progress the claim.

Ms R was also concerned about the condition of her home and the impact on her health. esure provided this service with an email Ms R sent it that said moving out was never an option for her, which it said showed Ms R didn't want to leave her home despite it offering this option to her. Looking at what happened as a whole, I think that shows a different picture. Ms R had dogs. She was offered hotel accommodation, but the hotel wouldn't accept dogs and she explained one of her dogs wouldn't survive being in kennels due to its age. When Ms R complained to esure, she also explained that she had been offered one-bedroom accommodation, which wasn't suitable as she lived with her adult son. So, I think Ms R had explained why the alternative accommodation offered was never an option and that it was because it wasn't suitable given she had dogs and a son who also needed accommodation. I haven't seen evidence esure really engaged with these issues to see whether it could find more suitable accommodation. This meant Ms R remained in a property that had damp and mould and that esure knew was affecting her pre-existing medical issues and potentially making them worse.

I think Ms R remained in difficult living conditions for a prolonged period of time and that the condition of the property got worse while she continued to live there. In my view esure could have done more to progress the claim and to try and find suitable accommodation for Ms R while the claim remained ongoing. I also note that esure seemed to change who was dealing with the claim, which I understand was because of how the claim was being dealt with.

So, having thought about what happened, I think esure should pay Ms R £450 compensation because of the prolonged period in which she had to live in poor conditions and the issues with progressing the claim and the impact this had on her. If it remains necessary, esure should also work with Ms R to find suitable accommodation that takes into account her

circumstances. It should also review any outstanding issues on the claim and provide Ms R with updates on its progress.

Putting things right

esure should pay Ms R £450 compensation, work with Ms R to find suitable alternative accommodation, if needed, and review any outstanding issues on the claim and provide Ms R with updates.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require esure Insurance Limited to:

- Pay Ms R £450 compensation.
- If necessary, work with Ms R to find suitable alternative accommodation.
- Review any outstanding issues on the claim and provide Ms R with updates on its progress.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 23 October 2023.

Louise O'Sullivan
Ombudsman