

The complaint

Mr and Mrs P have complained about the delays caused by AA Underwriting Insurance Company Limited (AAUICL) when they made a claim under their home insurance policy.

What happened

In September 2022 Mr and Mrs P made a claim under their home insurance policy to AAUICL for an escape of water.

AAUICL arranged for contractors to carry out repair works and the property needed to dry out before repairs could be finalised.

In April 2023 and May 2023 Mr and Mrs P complained to AAUICL about delays and that tradespeople hadn't turned up when they expected.

AAUICL upheld their complaints and has paid a total of £450 compensation for the distress and inconvenience caused. AAUICL issued final response letters dated 17 April 2023, 28 April 2023 and 4 May 2023.

Our Investigator thought AAUICL had done enough to put things right. Mr P didn't agree. He says the delays are ongoing. Our Investigator explained that we can only look at complaints up to the reply AAUICL sent dated 4 May 2023.

Mr P wants an ombudsman to decide.

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 can see from the timelines provided that AAUICL accepts there have been avoidable delays. On 17 April 2023 AAUICL said it had caused delays of around 11 weeks in failing to promptly appoint agents to carry out repair works and provide storage for contents.

For this delay AAUICL paid £250 compensation.

On 28 April 2023 AAUICL upheld Mr P's complaint as a tradesperson was expected to attend that day, but failed to show up. AAUICL said unfortunately this was due to staff shortages and apologised to Mr P. For the distress and inconvenience caused, it paid £50 compensation.

On 4 May 2023 AAUICL upheld Mr P's complaint. It accepted that it had caused a further delay as there was confusion as to what works could be undertaken. Some arrangements were made for works - but moisture readings carried out to the property showed it wasn't yet dry enough for works to proceed. This meant the restoration repairs were further delayed until drying is complete.

For the distress and inconvenience caused, AAUICL paid Mr P a further £150 compensation.

I understand Mr P remains unhappy as he says the claim is no further forward. But I cannot consider any ongoing or new issues since AAUICL replied to the complaints, lastly on 4 May 2023.

As the Investigator explained, Mr and Mrs P can raise any new complaint(s) with AAUICL first so that it has the opportunity to investigate. If they remain unhappy with AAUICL's response, they can bring their complaint(s) to this service.

There's no dispute that AAUICL has caused avoidable delays in its handling of the claim. But I think overall the level of compensation it has paid for the distress and inconvenience these delays have caused up to 4 May 2023 is reasonable and in line with awards we would give in similar circumstances. For this reason I'm not asking AAUICL to pay any more.

My final decision

My final decision is that I don't uphold this complaint. I think the compensation award AAUICL has paid totalling £450 is fair for complaints it has responded to between 17 April 2023 and 4 May 2023.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P and Mrs P to accept or reject my decision before 17 October 2023.

Geraldine Newbold
Ombudsman