

## **The complaint**

Ms Y complains that HDI Global Specialty SE hasn't paid for a claim she made on her commercial property insurance policy.

Reference to HDI Global includes its agents.

## **What happened**

Ms Y holds a landlord's insurance policy underwritten by HDI Global. When her property was damaged, she made a claim.

That claim still hasn't been paid. That decision by HDI Global forms the crux of this complaint. I'm aware Ms Y has wider concerns, with other financial businesses, but they aren't covered in the scope of this complaint, and so aren't addressed further in this decision.

Ms Y thinks HDI Global hasn't done enough to help her when making this claim. She says it hasn't taken into account her vulnerabilities and protected characteristics. She doesn't think it's made reasonable adjustments for her, and ultimately, thinks it should pay her claim – at least on an interim basis while it investigates it. She's also unhappy about being asked about a CCJ she considered to be fraudulent.

HDI Global said ultimately it needed evidence of the damage caused. It said it originally wanted pictures but said it would send a loss adjuster round if Ms Y was able to be present. It said without evidence of the damage and its cause, it's not able to pay the claim. It thinks it's treated her fairly and says it was entitled to ask about the CCJ.

Ms Y didn't agree and brought her complaint to us. One of our Investigators didn't recommend it be upheld. He thought ultimately HDI Global was acting reasonably when not paying her claim until it received the evidence it was requesting. He thought its offer of sending a loss adjuster was fair and thought it reasonable it required Ms Y to be present for that visit. He thought the steps HDI Global had taken surrounding corresponding with Ms Y were reasonable too.

Ms Y didn't agree and asked for an ombudsman's decision.

## **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'm not upholding this complaint. I've considered everything I've been sent, but this decision, as is our role as an informal service, will only address those I consider key. I understand Ms Y has been through and continues to suffer from a great deal of stress in relation to this claim. But, as the key points below outline, I'm satisfied HDI Global has done what it needed to when handling it.

- Ultimately it is for Ms Y to evidence she has a valid claim. Without evidence of the damage and its cause, I think it's reasonable that HDI Global withhold any payment. It needs to be satisfied the damage claimed for is covered by the policy. I understand Ms Y has her reasons for not being able to provide the evidence needed, but without the evidence requested it's reasonable to ask HDI Global to pay this claim.
- I'm satisfied the options HDI Global has given to Ms y are reasonable taking into account her vulnerabilities. It's clearly explained what evidence is needed, extended the timeframes to provide that evidence, and given alternative ways to collect that evidence. I think it's reasonable HDI Global needs Ms Y to be in attendance if it were to send a loss adjuster to the property.
- HDI steps to appoint specific members of staff to deal with Ms Y's claim is reasonable. This is to ensure Ms Y doesn't have to repeat things or share information she's already given.
- HDI Global was acting reasonably when asking Ms Y about the CCJ. This was information it wasn't aware of, and while I understand Ms Y's reasons for not disclosing it before, HDI Global was entitled to ask her about it and to ask why it hadn't been disclosed.
- Ms Y has said she feels discriminated against under the Equality Act 2010. She's said this because she doesn't think HDI Global has fairly considered adjustments. I'm not going to make a finding on whether or not HDI Global has breached that act. But I'm not persuaded by the evidence that I've seen that Ms Y has been discriminated against or treated unfairly. I appreciate the situation she finds herself in, but I'm satisfied HDI Global has made reasonable adjustments to try and assist her when making this claim.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms Y to accept or reject my decision before 19 October 2023.

Joe Thornley  
**Ombudsman**