

The complaint

Mrs M has complained about the quality of repairs carried out by U K Insurance Limited trading as Direct Line (UKI) under a home insurance policy.

Mrs M is represented by Mr M in this complaint and I will normally refer to him.

What happened

Mrs M's home was damaged by graffiti, so she made a claim to UKI. The claim was accepted and UKI agreed to repair the damage by applying new render. Mr M complained about the render applied. He said it was of a different quality and incorrectly applied. When UKI replied, it said it had referred the matter to numerous specialists and all were confident the render and primer were both of a similar specification and quality to the original. It said it was for Mr M to provide professional evidence to prove otherwise. However, it offered £200 compensation for some poor service.

When Mr M complained to this service, our investigator didn't require UKI to do anything further in relation to the complaint. She said there was little evidence available to show the work wasn't to a satisfactory standard. She said the insurer had confirmed it would consider expert evidence provided by Mr M if he wished to send it, which was fair. She also said the £200 compensation UKI offered was reasonable in the circumstances.

As Mr M 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 require UKI to do anything further in relation to this complaint.

I'm only considering the issues and what happened in the complaint that was responded to in March 2023. I'm aware the discussion around the render and whether it was a suitable product have moved on since UKI responded to the complaint and Mr M also raised another complaint with UKI that remains ongoing. These don't form part of this decision.

I've considered all the evidence provided and am aware of all the points raised. I've focussed my decision on what I consider are the key issues in order to make a fair and reasonable decision.

When UKI responded to the complaint, it said that although the contractor accepted it had used a different type of render, it was confident the render was equivalent to what was previously there. It said Mr M had previously been asked to provide expert evidence if he wanted to do so and UKI again invited Mr M to provide professional evidence to show otherwise if he wished to do so.

From what I can see, UKI carried out a detailed investigation into the issues raised by Mr M, including putting a range of questions and issues to the contractor who had applied the render. I don't think there was anything unusual about UKI asking its contractor to look again at the products used and the quality of the work. As part of this, UKI considered whether the render was a suitable product and whether it should be applied over the existing render. Based on the information available to it at that time, I think UKI fairly investigated the complaint and reached a reasonable conclusion. I also think it was fair that it invited Mr M to provide further evidence if he still disagreed.

Mr M only provided a report about the render a couple of months after UKI responded to the complaint. So, I haven't considered that evidence as part of whether UKI fairly responded to the complaint. This information wasn't available to UKI at the time so it couldn't take it into account as part of trying to resolve the complaint and the issues raised.

Mr M raised a large number of issues in the complaint. Some of these were raised in an earlier complaint and so UKI said it wouldn't consider them again and they don't form part of this decision. But I'm aware Mr M was concerned about not being properly consulted about the render that was going to be applied and how the work would be carried out, as well as how some visits were conducted, amongst other issues. UKI offered Mrs M £200 compensation for issues around poor service. Having looked at the issues raised that form part of the complaint I'm considering, including what seemed to be a breakdown in the relationship, I think the compensation offered by UKI was reasonable in the circumstances and I don't require it to pay anything further in relation to this complaint.

My final decision

For the reasons I have given, it is my final decision that U K Insurance Limited trading as Direct Line does not need to do anything further in relation to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 11 December 2023.

Louise O'Sullivan
Ombudsman