

## **The complaint**

Ms M complains about the way Acromas Insurance Company Limited (“Acromas”) have handled a claim on her home insurance policy.

## **What happened**

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

- In October 2021 Ms M observed cracks to her home and submitted a claim.
- Acromas identified that the damage to the property was caused by subsidence and arranged for the movement to be monitored.
- Ms M complained to Acromas about the lack of progress with the claim.
- In March 2022 Acromas accepted there had been some delays and advised it was unable to commence repairs until the cause of the subsidence had been confirmed and a remedy completed.
- In April 2022 Acromas offered 2 options to resolve the claim, a cash settlement or for Acromas to appoint contractors to complete the remedial works.
- Ms M opted to have Acromas appoint contractors.
- Ms M tells us there were delays and the works didn’t progress which was causing stress and anxiety.
- In May 2023 Acromas apologised for what it described as significant delays that could have been prevented and acknowledged progress was only made when Ms M chased them. And it paid Ms M £500 as compensation.
- Ms M remained unhappy and brought her complaint to this service.
- Our Investigator explained we couldn’t consider the complaint points address in Acromas’ final response dated March 2022 as these were brought to us out of time. But we could consider the delays from March 2022 to June 2023 when Acromas issued a follow up to its final response dated 23 May 2023.
- Our Investigator initially upheld the complaint and concluded Acromas had caused unnecessary delays and not progressed the claim as it should’ve done. And recommended it pay Ms M £450 which he said would bringing the total compensation to £600. He also said Acromas should make the sure the works are progressed as soon as possible.
- Acromas advised it had paid a total of £700 in recognition of the delays and in a second view dated 24 July 2023 our investigator concluded the compensation paid is appropriate and Acromas didn’t need to pay any more.

- Ms M asked that an ombudsman decide the 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.

Having done so I've reached the same outcome as our investigator, and largely for the same reasons.

Ms M is represented by a family member, for simplicity I'll refer to Ms M throughout. And when I refer to Acromas I include its contractors and others acting on its behalf.

For clarity, in this decision I can only consider the issues Ms M complained about and Acromas addressed in its final response dated 23 May 2023 and follow up dated 6 June 2023. I understand further delays have been experienced and any issues or delays since the 6 June 2023 could be considered under a new complaint if Ms M has further concerns with the way the claim is handled. I note and agree with our Investigators comments in his view that Acromas should progress the works as quickly as possible, and would urge it to do so if it hasn't already.

Claims of this nature can take some time to be resolved, and a degree of inconvenience is inevitable. And I note Ms M took some time to decide whether to accept a cash settlement or for Acromas to appoint contractors to undertake the work. However, the extent of the delays and inconvenience caused was greater than I'd expect in this case, and I find Acromas responsible for the delays from September 2022.

I've considered the delays and the impact on Ms M and agree with our investigator that the £700 compensation paid by Acromas is reasonable in the circumstances of this case. So I won't be asking it to pay any more under this complaint.

### **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 M to accept or reject my decision before 26 September 2023.

Martyn Tomkins  
**Ombudsman**