

## **The complaint**

Mr P has complained about Accredited Insurance (Europe) Ltd. He isn't happy about the way it dealt with the payment of some of the costs following a claim under his landlord insurance policy.

For ease of reading any reference to Accredited includes its agents.

## **What happened**

Mr P was due to be paid a payment following a storm damage claim. Payment was delayed for a short period and Mr P felt the delay was deliberate, so he complained to Accredited about this and about the poor service he received.

Accredited looked into Mr P's complaint. It acknowledged the delay in payment, the poor service Mr P received, and that Mr P *may* have been lied to about the delay in payment. It offered Mr P £350 by way of compensation and explained that it would deal with any problems about the payment and lessons learnt internally. But Mr P still wasn't happy, so he complained to this Service.

Our investigator looked into things for Mr P, but he thought Accredited's explanation and offer of £350 was fair. But Mr P didn't feel the compensation was anywhere near enough and felt that this Service should look at how his complaint was handled. And undertake further investigation into what happened when his payment was delayed including what happened when he felt he was lied to about the delay in making payment. So, the matter has been passed to me for review.

## **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.

It is clear that the way Mr P's complaint was dealt with by Accredited has caused him further stress and worry in addition to the delay in making payment. But as our investigator has explained, complaint handling isn't something this Service can consider. I know Mr P isn't happy about this and wants this to be considered but I'm afraid our rules don't allow this, so I won't comment further about the way his complaint was advanced and considered.

I also think it's important to explain I've read and taken into account all of the information provided by both parties, in reaching my decision. If I've not reflected something that's been said in this decision it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless it's relevant to the crux of the complaint.

Plus, as both sides are aware this Service is an informal alternative to the courts. And we don't look to punish businesses we simply try and put consumers back into the position they would have been but for any error made.

What isn't in dispute here is that the payment Mr P was due in relation to storm damage was delayed. And I feel it is also clearly accepted that the explanation and communication about why the delay happened has contributed to Mr P's difficulty in accepting the error.

I can't be sure from the evidence before me what did and didn't happen here and it is possible that one of Accredited's agents staff members wasn't truthful about this. I know Mr P feels the payment not being made was deliberate, but I haven't seen sufficient evidence to support this although there was clearly a delay and an error.

However, I think Accredited's offer of £350 compensation seems fair. I know Mr P would like thousands of pounds by way of compensation and appears to want to punish Accredited here. But this level of compensation (£350) is in line with the kind of award this Service ordinarily makes, and we aren't here to punish businesses.

Mr P has been signposted to other bodies that he may wish to advance some of his wider concerns with which he is free to do. But I think Accredited's offer of compensation alongside looking to learn lessons about why the delay happened and any miscommunication or any deliberate act of untruthfulness, for whatever reason, seems fair.

Ultimately, Mr P's payment was delayed for a few days and that is the main impact here. I can understand why Mr P feels so strongly about all of this as he feels he was lied to about the delay in payment which he feels was intentional. But even if that was the case, and I can't be sure about this from the information before me, the direct impact of this was a few days delay and I think the level of compensation offered for this feels fair.

I know Mr P would like thousands of pounds more in compensation and other issues considered. But even if I was to consider these wider issues further I would still think an award of £350 is fair in the particular circumstances of this complaint. A lot of Mr P's ongoing difficulties and stress stem from the fact that he won't accept the response made by Accredited as opposed to the original error that was made.

Given all of this, and I know this will be disappointing to Mr P, I think Accredited has acted fairly in offering £350 compensation in acknowledgement of the delay in payment and the poor service Mr P received.

### **My final decision**

It follows, for the reasons given above, that I think Accredited Insurance (Europe) Ltd's offer of £350 compensation in acknowledgement of how poorly it dealt with the settlement of Mr P's claim feels fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 9 December 2023.

Colin Keegan  
**Ombudsman**