

The complaint

Mr J has complained that Royal & Sun Alliance Insurance Limited (RSA) won't meet the costs of flooring in a dining room to match the area of damaged flooring caused by an escape of water. Mr J made a claim under his home insurance policy following a leak in his kitchen.

Mr J is being represented by Mr B in his complaint.

What happened

Mr J reported a leak in his kitchen to his insurer, RSA. RSA met the claim and carried out repairs, including replacement works to the kitchen floor.

Mr J wanted RSA to pay 50% toward the costs to replace the dining room floor as although undamaged, this matched the kitchen floor. RSA didn't agree. It said the dining room floor wasn't a continuation of the kitchen floor, so wasn't part of a matching set.

Mr J asked us to look at his complaint. Our Investigator didn't recommend the complaint should be upheld. She thought RSA had acted reasonably.

Mr J didn't agree and 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.

We take the view that insurers, when they are settling a claim relating to damage to one or more parts of a matching set of items, should replace the damaged items and pay half the cost of replacing the undamaged items - because that appears to us to be the fairest way to resolve that kind of issue.

However, I've looked at the photos provided of Mr J's kitchen and dining room. They are two rooms, separated by an archway where a door used to be - and a wide (doorbar) panel divides the flooring between the kitchen and the dining room.

I understand Mr J says the divider is in place because it wasn't possible to find vinyl flooring to run continuously across the entire area of the kitchen and the dining room. But this means that there was a break in the original flooring between these rooms. And the fact remains that there is a clear separation between the dining room and kitchen. So I don't think the dining room floor is part of a matching set with the kitchen floor, which was damaged and repaired by RSA. This means I don't think RSA is responsible for making a contribution toward the replacement of undamaged flooring in the dining room to match the replaced kitchen flooring.

My final decision

I'm sorry to disappoint Mr J. But for the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 6 October 2023.

Geraldine Newbold
Ombudsman