

## **The complaint**

Miss B complains about U K Insurance Limited ("UKI")'s handling of her Buildings Insurance claim.

All references to UKI also include its appointed agents.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

In my decision I have considered matters covered in UKI's final response letters of June and October 2023.

## **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 agree with the conclusions reached by the investigator for these reasons:

- It's not in dispute there were issues with the progress of the claim. This includes issues during the drying process at the property and with the repair of the first leak, which led to a second leak. And I can see Miss B has experienced a lot of inconvenience going back and forth with UKI, over multiple phone calls, to try to resolve matters regarding the claim.
- An insurance claim such as this is inconvenient by its very nature. But having reviewed everything available, I do agree the service Miss B was provided by UKI was below what I would expect, and she has experienced avoidable delays caused by its actions.
- UKI has accepted the service it provided was not good enough and it has offered a total of £1,150 compensation for the distress and inconvenience its actions have caused. I'm pleased to see it also agreed to cover costs for Miss B to use her own contractor to fix the leak.
- I understand Miss B feels very strongly about what has happened - and I appreciate the reasons why she feels this way. However, having reviewed everything available to me, I'm satisfied the compensation UKI have offered is in line with what our service would recommend. So, I think this amount is fair and reasonable for the inconvenience UKI's actions have caused Miss B, and I make no further award.

So, for these reasons, I do not uphold this complaint.

## **My final decision**

My final decision is that I do not uphold Miss B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept

or reject my decision before 2 February 2024.

Michael Baronti  
**Ombudsman**