

## **The complaint**

Mr and Mrs K complain that Hiscox Insurance Company Limited made a double payment to a contractor after they made a claim under their commercial property insurance policy.

## **What happened**

Mr and Mrs K made a claim under the policy which was accepted by Hiscox. A contractor issued Hiscox with an invoice, which was paid. The contractor then issued a second invoice which included the same work in error, which Hiscox also paid.

After Mr and Mrs K found out and complained about the double payment, Hiscox resolved the matter with the contractor. The contractor refunded the overpayment, and Hiscox confirmed to Mr and Mrs K this had been reflected against their claim. Hiscox also apologised to Mr and Mrs K for not noticing the payment had previously been made. Unhappy with this, Mr and Mrs K brought a complaint to this Service.

Our investigator didn't recommend the complaint be upheld. He thought Hiscox had put matters right, and that Hiscox's apology was reasonable in the circumstances.

Mr and Mrs K didn't accept our investigator's findings, and so the matter has been passed to me for a decision.

## **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 our investigator, and for these reasons:

- The double payment was only noticed after Mr and Mrs K requested a breakdown of their claim costs. Hiscox did make an administration error here.
- Although Mr and Mrs K want Hiscox to pay compensation for the error, I don't require it to do so. I don't think Mr and Mrs K have been caused any particular distress or inconvenience by the issue. Hiscox has put the matter right by obtaining a refund from the contractor and Mr and Mrs K's claims record has been amended to reflect the correct claim amount. Hiscox has also apologised for the error, and I'm satisfied that was reasonable in the circumstances.

I therefore don't uphold this complaint, as I'm satisfied Hiscox has put matters right.

## **My final decision**

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 and Mrs K to

accept or reject my decision before 6 February 2024.

Chantelle Hurn-Ryan  
**Ombudsman**