

The complaint

Mr R has complained about the delays and poor workmanship caused by contractors appointed by his insurer Zurich Insurance PLC when he made a claim under a home insurance policy which he shares jointly with Mrs R.

What happened

Mr and Mrs R made a claim for an escape of water in 2021. Repairs were completed to an ensuite and bathroom in March 2022.

In December 2022 Mr R contacted Zurich as the ensuite shower was leaking. He raised a complaint as he was unhappy with the delay in getting the matter resolved.

Zurich replied to Mr R's complaints in February 2023 and May 2023. In February 2023 Zurich apologised for the delay. It said it had arranged for a leak detection company to attend to identify the source of the leak with a view to putting things right. Zurich paid Mr R £500 compensation for the distress and inconvenience caused.

Unfortunately there were further delays and the leak detection agent didn't arrive when expected, causing further delays and inconvenience.

A contractor from Zurich's appointed LA visited Mr and Mrs R's home and identified poor workmanship in the ensuite shower works. Mr R didn't want the original LA to carry out rectification works due to the previous problems. The LA offered a cash settlement sum for the rectification works which Mr R said was an insult.

Zurich asked Mr R to obtain estimates from a preferred contractor to carry out the works and it said it would consider these. Mr R didn't feel this was unfair as he was having to take time out to obtain the estimates.

In May 2023 Zurich apologised for the further poor service. It offered Mr R £250 compensation for the inconvenience of having to obtain estimates and the further delay.

Mr R asked us to look at their complaint. Our Investigator thought that Zurich had done enough to resolve things. She explained that we can only consider Mr R's complaints up to Zurich's final response dated 17 May 2023. Any ongoing complaints after that date are issues we cannot consider unless Zurich has had the opportunity to respond within the timescales set by the Financial Conduct Authority (FCA). Then we can consider any new complaints if Mr R wishes to bring them to us.

Mr R didn't agree. He says his complaint is about the same issue which is ongoing and remains unresolved. He wants this service to consider the complaint including issues since 17 May 2023.

So the case has been passed to me 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.

There's no dispute that Zurich has provided Mr and Mrs R with a poor service and caused avoidable delays since Mr R contacted it in December 2022 about the leaking shower. And there's no dispute that the ensuite shower is leaking as a result of poor workmanship by Zurich's appointed contractors.

Mr R wants the repairs to be done and for Zurich to compensate him for his time and the inconvenience caused by having to chase it, deal with the LA, and obtain estimates for repairs.

As the Investigator explained, we can look at the complaint(s) raised - and whether Zurich has done enough to resolve the complaint(s). When things go wrong, we look at the impact and what an insurer has offered/done to put things right.

It's clear that Zurich has taken too long to resolve matters for Mr and Mrs R and the ongoing leak has caused further damage to their home. So in addition to the expected disruption of dealing with a claim, Mr and Mrs R have been put to further disruption because of poor workmanship.

But I think Zurich's compensation payments totalling £750 is a reasonable amount to reflect the distress and inconvenience caused. This amount is in line with awards we give in similar circumstances - examples of which can be found on our website. And I expect Zurich to promptly deal with estimates Mr R provides so that works can be completed as soon as possible. As Mr R understandably didn't want the original LA to carry out rectification repairs due to the poor workmanship, I think the fairest approach to take was for Mr R to obtain estimates from a contractor of their choice.

My final decision

For the reasons I've given above, my final decision is that I think Zurich has done enough to resolve the complaints up to and including 17 May 2023.

Mr R says he hasn't received the £250 compensation offered by Zurich on 17 May 2023. If Mr R wishes to accept this payment, he can contact Zurich with his bank details to arrange payment.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R and Mr R to accept or reject my decision before 17 October 2023.

Geraldine Newbold
Ombudsman