

The complaint

X is unhappy with Protector Insurance UK's (Protector) handling of a claim made for damage to his property.

Where I've referred to Protector throughout, this also includes any actions and communication by agents appointed by Protector to act on their behalf.

What happened

X is a leaseholder of a property. He is a beneficiary under the freeholder's building insurance policy underwritten by Protector. X complains about Protector's handling of a claim for damage to his leasehold property.

Following water damage to X's property, he made a claim to Protector. There was a delay in a loss adjuster attending and when they did attend, X was unhappy with how the visit was being handled and it was terminated as a result.

X complains that there were delays, the loss adjuster didn't have any company identification and asked him questions about the property. He is also unhappy with how he was spoken to during telephone conversations with Protector and their agents. X wants Protector to cash settle his claim and provide compensation.

One of our investigators looked into things but she didn't uphold the complaint. She said the loss adjusting company didn't provide their adjusters with company identification, but she thought they had acted reasonably during the visit to try to alleviate X's concerns. She also didn't think the questions being asked were unreasonable, and Protector had offered a reasonable alternative.

The investigator recognised there was a delay in the first visit, but overall, she didn't think this had impacted on the claim timescale as X doesn't want Protector's agents to return, so they are unable to move the claim forward. The investigator also didn't think the calls she'd been able to listen to had been handled unprofessionally.

X didn't agree so the case was 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.

Having done so, whilst I appreciate it will come as a disappointment to X, I've reached the same outcome as our investigator.

I recognise that X is unhappy the loss adjuster didn't have company identification. They have confirmed this isn't something they provide their loss adjusters. I appreciate X is unhappy with this, but we aren't the regulator, so it isn't the role of this service to decide Protector or

their agent's wider business practices. The regulator of Protector is the Financial Conduct Authority, and they are responsible for the wider operating practices of Protector.

However, X was told the loss adjuster's name and contact details prior to the appointment. And when X raised concerns during the visit, the loss adjuster provided his driving licence photographic identification to demonstrate who they were. X also contacted the loss adjusting company office via phone who confirmed the loss adjuster was an employee and provided a description of them.

Whilst X is unhappy with this, I think reasonable actions were taken in an attempt to resolve X's concerns about the identity of the loss adjuster.

X was also unhappy with the questions being asked about the ownership and occupancy of the property. It's not unusual for an insurer to ask questions about property ownership and occupancy, the policy owner, and other information they need whilst validating a claim.

To try to resolve X's concerns around being asked questions during a visit, Protector has offered to rearrange the visit and provide the questions in advance. Whilst I recognise X doesn't want a further visit to go ahead and wants the claim cash settled instead, if he wants to proceed with his claim, I don't think Protector is unreasonable in requesting a further visit in order to validate the claim. And I think they have provided a reasonable alternative in providing the questions ahead of the visit.

I recognise there was an initial delay in the visit being arranged. But taking into account the visit was terminated during the pre-arranged appointment, and X hasn't allowed a further visit to take place to give Protector an opportunity to validate the claim, I don't think that early delay has impacted the claim timescales overall.

I also note that X is unhappy with how Protector's agent handled a specific phone call with him. However, unfortunately there isn't a recording of that call and only notes, so I can't comment on it specifically. But from the other calls I've been able to listen to, I haven't found any points where these were handled unprofessionally.

My final decision

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 29 December 2023.

Callum Milne
Ombudsman