

The complaint

Mrs X complains about the service she received when she made a claim on her Home Emergency insurance policy held with U K Insurance Limited (UKI).

What happened

Mrs X called on 9 July 2021 to make a claim under her UKI home emergency cover due to what she thought was a mice infestation. UKI appointed a claims handler (CET) to handle the claim. UKI is the insurer here and responsible for this complaint. But, as it was CET which carried out most of the work and responded to Mrs X's complaint, I'll mainly refer to CET throughout the decision.

Mrs X says she told CET she had a phobia of mice and that seeing another would adversely affect her health, stressing the importance of this being resolved as quickly as possible. An engineer attended the day after she made the claim to set traps and arranged to return a week later. The follow up appointment was delayed by two days. Further investigation was required, and numerous follow up appointments were necessary. At one point, the claim was accidentally closed rather than escalated. And Mrs X says she was unhappy with one particular engineer. She didn't like the way he spoke to her or the way he made her feel. She asked CET to make sure he didn't return.

I won't repeat in detail here all of the dates, but it isn't disputed that a number of these appointments were either missed or had to be rescheduled and the claim took longer to be resolved than it should've.

Mrs X complained to CET. CET accepted that it could've provided better service and initially offered Mrs X £1,000 compensation which she emailed to accept. However, CET had made an error in its response to Mrs X – it had meant to offer her £100 rather than £1,000. Four days after Mrs X accepted the offer of what she thought was £1,000, it replied to her email telling her this was a mistake and it would be processing a payment of £100. Mrs X was unhappy with this and referred the complaint to us.

Our investigator thought that £500 compensation was a fair amount in the circumstances. Mrs X accepted this, but CET didn't. It offered £400 which Mrs X didn't accept. So the complaint has been passed to me to consider and make a final 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.

It's clear Mrs X is very upset by the experience she's had since making this claim. And CET accepts that it could've provided better customer service and has caused some delays. The sequence of events is not disputed here. What's disputed is how much compensation Mrs X should receive. She agrees that the £500 our investigator has recommended is fair, whereas CET thinks that £400 is a fair amount.

Ultimately, this comes down to a dispute over a difference of £100 compensation for the distress and inconvenience this matter has caused. Payments of compensation like this are by their very nature subjective and a matter of opinion. I don't personally consider there is a significant difference between what CET has offered and what our Investigator has recommended.

When thinking about the level of compensation that is appropriate in these particular circumstances, I've considered that:

- a number of appointments weren't attended or had to be rescheduled. This meant that Mrs X had to take time off work and wait in for appointments which weren't kept.
- the matter took a number of weeks to resolve and this was clearly longer than it should've taken had it not been for the cancelled or rescheduled appointments.
- the mice problem wasn't resolved for a number of weeks and rather than escalate this, CET closed down the claim causing further delays.
- Mrs X made CET aware of her severe mice phobia early on. And this phobia would've increased the impact of the various other mistakes made by CET and its contractors. The mice had been spotted in her kitchen which she says meant she was scared to go in there for food and eat readymade sandwiches for a long time to avoid going into the kitchen.

Mrs X has also said she's very unhappy with the way she was spoken to and treated by some of the CET contractors. She's given detailed and consistent testimony on this, and CET hasn't provided anything to contradict what she's said, so I'm willing to accept her version of events here.

Of course some of the upset has been caused by the mice infestation. And that isn't the fault of CET. However, for the reasons set out above, CET could've resolved things quicker, and this would've certainly lessened the impact on Mrs X.

I've thought carefully about this matter and considered all of the issues I've detailed above. Having done so, I agree with our investigator that £500 is fair compensation for the distress and inconvenience this matter has caused to Mrs X by CET's handling of her insurance claim.

Putting things right

U K Insurance Limited should pay Mrs X £500 compensation to resolve this complaint. If it's already paid the £100 it initially offered, it may deduct this from the amount it should now pay her.

My final decision

I uphold this complaint and direct U K Insurance Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs X to accept or reject my decision before 8 June 2022.

Rob Deadman
Ombudsman