

## **The complaint**

Mr H and Mrs H have complained about how Royal & Sun Alliance Insurance Limited (RSA) dealt with claims under a home emergency policy.

References to RSA include companies acting on its behalf.

## **What happened**

Mr H and Mrs H contacted RSA on two occasions to make claims under a home emergency policy. For both claims, Mr H and Mrs H weren't happy with how RSA dealt with the claim, so they arranged for their own contractor to complete the repairs. They asked RSA to refund the money they paid the contractor.

Mr H and Mrs H later raised two complaints. They complained about how RSA had dealt with the claims and that they kept having to chase the refunds for the work completed. When RSA replied it accepted that the claims could have been dealt with better and that Mr H and Mrs H were asked for the same information on a few occasions for the refunds. It offered £50 compensation for one complaint and £40 compensation for the other.

When Mr H and Mrs H complained to this service, our investigator didn't uphold the complaints. He said the amount offered by RSA was fair to address the issues raised and any interest payable for the delay in refunding the money.

As Mr H and Mrs H didn't agree, the complaint was referred to me.

## **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 don't require RSA to do anything further. I will explain why.

Mr H and Mrs H made a claim for their boiler. When RSA replied to the complaint it said Mr H and Mrs H had said they still had heating and hot water. However, its records indicated that an engineer wasn't assigned that day. RSA phoned Mr H and Mrs H two days later to say they would be contacted about an engineer's visit. An engineer visited a few days later, but couldn't fix the issue as a part needed to be replaced.

RSA seemed also to accept there was some confusion internally about progressing the claim. Its contractor reported that Mr H and Mrs H had phoned to say they would arrange their own contractor. So, RSA's contractor had closed the claim rather than sourcing a new part. RSA said it tried to phone Mr H and Mrs H to confirm the situation and left a message asking them to call back. So, I think there were issues with how RSA progressed the claim, including it taking time to allocate an engineer.

While this claim remained ongoing, Mr H and Mrs H opened a new claim for a water leak. They later complained that it had taken a couple of days to get through to the helpline. The

day after the claim was logged, an engineer visited. However, Mr H and Mrs H's own contractor was already at the property and dealing with the issues reported in the two claims. So, RSA's contractor left. So, although I think the engineer visited much more promptly with this claim, there seemed to be a delay in Mr H and Mrs H being able to log the claim in the first place.

About a week after their contractor carried out the repair, Mr H and Mrs H asked RSA how they could be refunded for their contractor's work. They emailed RSA the details the next day. RSA asked Mr H and Mrs H for a breakdown of costs and proof of payment. Mr H and Mrs H provided this the next day. There then seemed to be a series of internal delays for RSA to assess the information and request further details. This included it asking for the same information on more than one occasion, despite Mr H and Mrs H having already provided it. It took a few months for RSA to refund the money.

I think some of RSA's requests for information were reasonable, such as checking the full details of the work carried out and when payment had been made. However, I think it took RSA a lot longer than it should have to refund the money. I can also understand that it was frustrating for Mr H and Mrs H to be asked on more than one occasion to provide information when they had already done so.

So, I've thought about compensation. I think Mr H and Mrs H were inconvenienced by issues such as the delay in sending an engineer and in logging a claim. They ended up arranging their own engineer and then had to chase on multiple occasions to get the money reimbursed. I'm aware Mr H and Mrs H lost use of the money they paid for the contractor until RSA refunded it. Mr H was also self-employed and said he could have spent his time doing paid work, rather than chasing RSA. He was also concerned by the time and energy it took for him to get the claim and complaints resolved. RSA offered £40 compensation for one complaint and £50 for the other. Having thought about this, although I'm aware this will disappoint Mr H and Mrs H, I think the amount offered by RSA was reasonable and I don't require it to do anything further in response to these complaints.

### **My final decision**

For the reasons I have given, it is my final decision that Royal & Sun Alliance Insurance Limited doesn't need to do anything further in relation to these complaints.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H and Mr H to accept or reject my decision before 26 February 2024.

Louise O'Sullivan  
**Ombudsman**