

## **The complaint**

Mrs M complains about the delay in repairs being completed by Accelerant Insurance UK Limited (Accelerant) following a claim made under her insurance policy for doors and windows installed at her property.

Where I've referred to Accelerant, this also includes actions and communication by agents acting on their behalf.

## **What happened**

Mrs M has an insurance policy to cover certain issues with doors and windows installed at her home, underwritten by Accelerant. In 2022 Mrs M made a claim under the policy for cracking to brickwork in the area of the window installation, and for issues with multiple handles and hinges. Accelerant declined the brickwork part of the claim, but accepted some hinges and handles required replacement.

Mrs M made a complaint about Accelerant's decision in respect of the brickwork, and delays in Accelerant repairing the agreed handles and hinges. And Mrs M later brought that complaint to the Financial Ombudsman Service.

One of our investigators upheld the complaint in part. She didn't think the brickwork was covered under the policy terms. However, she said Accelerant had unreasonably delayed repairing/replacing the agreed hinges and handles and recommended a total of £300 compensation be paid. Accelerant and Mrs M ultimately agreed, and the case was closed in May 2023.

However, since that case was considered, compensation paid and was closed, there have been further delays in replacing the hinges. So, Mrs M brought a follow-on complaint to the Financial Ombudsman Service.

The investigator looked into things and upheld the complaint. She said that a further £300 compensation should be paid for the further delays since the last case, and Accelerant should contact Mrs M to arrange the next steps for the repairs.

Accelerant said they'd enquire with the third-party they'd instructed last year to complete works to understand why they hadn't yet been completed, despite being agreed. However, Accelerant didn't provide a further response so the case was passed to me for 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.

I'm only considering what has happened since the previous case with this service, which was closed in May 2023. And the information provided about what happened since then is limited, as Accelerant didn't provide their file despite being asked to several times. But it's

clear that this claim has been ongoing for a considerable amount of time and has continued to cause Mrs M inconvenience.

Since the last case, which was closed in May 2023, I understand that the handles have now been replaced. But the hinges, agreed and accepted as covered a considerable time ago, still remain outstanding.

But even getting to the point of the handles being replaced seems not to have gone smoothly. From what Mrs M has said, multiple visits were required due to incorrect parts being brought, and because only one person was sent to a two-person job. Mrs M has also attempted to obtain her own hinges in order to resolve this herself due to the delays she's encountered, but she's been unable to obtain these as she says they have been discontinued.

Our investigator recommended Accelerant contact Mrs M to arrange the previously agreed outstanding repairs. Accelerant said they would contact the relevant third-party they instructed last year to complete repairs to enquire why those agreed works haven't been completed yet. But disappointingly, Accelerant hasn't provided a further response, hence the case being passed to me for a final decision.

Given the time that has passed and lack of progress, I'm directing Accelerant to contact Mrs M within 30 days to arrange the next steps and to arrange a suitable time for the previously agreed outstanding works to be completed.

However, I should also point out that if the parts are no longer available due to the time that has passed (as Mrs M says), Accelerant will need to consider appropriate alternatives. However, that's hypothetical at this stage, as it's not clear that the original agreed works can't still be carried out. But if this is the case, and Mrs M is unhappy with the alternatives suggested, she'd be free to raise a new complaint about that.

I can fully understand Mrs M's frustration with the amount of time this is taking, given the claim was made and works were previously agreed a considerable time ago. And I agree with our investigator that Accelerant should pay Mrs M £300 compensation for the additional further delays and inconvenience caused since the last case was closed in May 2023.

## **My final decision**

It's my final decision that I uphold this complaint and direct Accelerant Insurance UK Limited to:

- contact Mrs M within 30 days to arrange the next steps and to arrange a suitable time for the previously agreed outstanding works to be completed
- Pay Mrs M £300 compensation

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 16 May 2024.

Callum Milne  
**Ombudsman**