

The complaint

Mr G and Miss R complain about QIC Europe Ltd's handling of their home insurance claim.

Mr G and Miss R are joint policyholders. As most of the communication relating to their claim and complaint has been from Mr G, I'll refer mainly to him in my decision.

QIC is the underwriter of this policy i.e. the insurer. Part of this complaint concerns the actions of its agents. As QIC has accepted it is accountable for the actions of the agents, in my decision, any reference to QIC includes the actions of the agents.

What happened

In late 2020, Mr G made a claim under his home insurance policy with QIC after his house was damaged in a fire. After accepting the claim, QIC arranged for repairs to be carried out by its approved contractors. However, Mr G was unhappy with the quality of the works. QIC agreed that some of the works weren't completed to a high enough standard and some of the works were incomplete. It offered Mr G the option of having QIC's contractors carry out the rectification work or a cash settlement.

Mr G didn't think QIC had made a fair offer, so he asked our service to consider the matter. One of our investigators issued an outcome to Mr G's complaint in January 2023. She recommended QIC cash settle Mr G's claim according to market value rates. She said Mr G should provide QIC with two or three quotes for each element of the repairs and QIC should accept one quote at its discretion.

In October 2023, Mr G told us QIC had offered him a cash settlement which wasn't sufficient to bring his property back to an acceptable standard. He said QIC had revisited his property and produced an amended scope of works, but key elements were missing. QIC had offered him around £11,000 but he believed it would cost around £70,000 to £80,000 to complete the rectification work.

Another investigator looked into Mr G's second complaint and thought it should be upheld in part. She was satisfied the scope of works QIC had produced in August 2023 included everything it was liable for, with the exception of the stairs. She acknowledged there were workmanship issues with the windows that needed to be addressed but she didn't think the windows needed to be replaced.

The investigator said Mr G should obtain two quotes for each element on the scope of works to QIC for its consideration so it could settle the claim. She also recommended that QIC replace the stairs as she was persuaded by an independent report that the current staircase didn't meet building regulations.

Our investigator also recommended that QIC's cash settlement include VAT if Mr G could evidence VAT on the invoices provided and evidence to QIC which contractor he intended to use.

Both parties disagreed with our investigator's outcome.

Mr G made some further comments about elements he felt had been missed from QIC's scope of works.

QIC said it didn't agree with our investigator's recommendation to replace the staircase. It asked if Mr G could measure the staircase again and provide photographs to show his findings. After Mr G provided some photographs to show the stair measurements, QIC provided some further comments about why it considered the staircase to meet building regulations.

I issued a provisional decision on 11 June 2024, where I explained why I intended to uphold Mr G's complaint in part. In that decision I said:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Based on what I've seen so far, I intend to uphold Mr G's complaint in part. I'll explain why.

I've considered everything Mr G has told our service, but I'll be keeping my findings to what I believe to be the crux of his complaint. I wish to reassure Mr G I've read and considered everything he has sent in, but if I haven't mentioned a particular point or piece of evidence, it isn't because I haven't seen it or thought about it. It's just that I don't feel I need to reference it to explain my decision. This isn't intended as a discourtesy and is a reflection of the informal nature of our service.

I thought it would be helpful to provide some clarity about the Financial Ombudsman Service's role and the scope of the complaint that I'm deciding. Our role is to resolve disputes between complainants and financial businesses, to help both parties move on. It isn't our role to handle a claim or to deal with matters as they arise.

In this decision, I will be considering matters complained of from when our investigator issued her view to Mr G's previous complaint (in January 2023) up to QIC's final response letter of 3 October 2023.

Windows and doors

Mr G says the windows QIC's contractors fitted aren't like for like with the windows that were in the property before the fire. He says he was recently quoted around £36,000 from the supplier of the original windows and believes QIC should cover this cost.

QIC has acknowledged issues with the installation of windows by its contractors. But it says this is an issue of poor workmanship, rather than it being to do with the quality of the windows. It says it has a liability to rectify the issue of poor workmanship, but it doesn't accept liability for Mr G's preferred supplier to replace all windows and doors. It says it's made an allowance within the scope of works to rectify these issues.

I appreciate Mr G believes the windows and doors that were in his house before the fire were of a superior quality because they were provided by a particular supplier. However, I haven't seen evidence to show that the quality of the replacement windows and doors is inadequate.

QIC has agreed to cover the costs of rectification works to deal with the poor installation and has included this on the scope of works. I think this will be sufficient to deal with this aspect of Mr G's claim.

Staircase

Mr G thinks QIC should pay for his staircase to be replaced because of concerns about the quality and safety. He says the large gap between the wall and the staircase doesn't meet building regulations and means it is unsafe for his small child.

QIC hasn't agreed to our investigator's recommendation that the staircase be replaced. It says it is satisfied that the staircase meets building regulations. It says both the wall and oak staircase would be subject to thermal and atmospheric movement, which is a natural process. If the staircase was replaced in its entirety with a gap of 100mm, months later it could be 101mm due to this natural movement. It says the staircase has been built to meet the regulations because the tread does not exceed 100mm from the side of the stringer to the outside edge of the tread itself. If a new staircase similar to what is there at the moment was fitted it could end up with the same results. It's also commented that it doesn't believe the staircase that was in place before the fire would have met building regulations due to gaps in the guarding and open risers.

The report from the independent surveyor who inspected Mr G's property in May 2022 says:

"The stair treads do not comply with current Building Regulations. Approved Document K of The Building Regulations 2010 (2013 edition) advises that except on stairs in a building which is not likely to be used by children under 5 years, the guarding to a flight of stairs needs to prevent children being held fast by the guarding. The construction needs to be such that: a) a 100mm sphere cannot pass through any openings in the guarding; and b) children will not readily be able to climb the guarding.

The gaps on the left of the stairs exceed the 100mm sphere requirements and in this regard the gaps between the guarding will need to be decreased accordingly."

Mr G has recently provided photographs to show the current size of the gap. It looks like the gap is a couple of millimetres wider than it should be in some places. I appreciate QIC believes the staircase would still meet building regulations, despite this small difference and I acknowledge what it's said about natural movement. However, the independent expert who surveyed the property in May 2022 has specifically said that the staircase doesn't comply with building regulations. So, I think something should be done to put things right.

Mr G told us he believed QIC had spent about £9,000 on the replacement staircase. So, I can see why QIC is concerned about the cost of replacing it again. But the independent surveyor's report doesn't say that the staircase needs to be replaced to rectify the issue. It just says the gaps between the guarding need to be decreased. In an email QIC sent to Mr G in July 2023 QIC suggested the stairs could be modified with an oak timber fillet. So, I think a fair outcome would be for QIC to cover the reasonable costs of rectifying the staircase, so it complies with building regulations rather than paying for the staircase to be replaced. It should also amend the scope of works to reflect this.

Roof

In his response to our investigator's view, Mr G said additional repairs to the scope of works were required and omitted from the scope. He said the board to the left of the roof isn't cut straight which he'd previously raised, and the lead flashing below the dormer windows in bedroom two leaks into the eaves. He said this wasn't investigated fully during QIC's surveyor's most recent visit.

I asked for QIC's comments on this, and it said the issue with the wood on the side of the dormer is included in the scope of works as the entire roof would need to come off anyway. It said flashing has been added to the scope of works to resolve any issues with water leaking into the eaves.

I can't see any mention of flashing on the scope of works of 8 August 2023. So, I think QIC should provide Mr R with an amended scope of works which includes this so he can ensure this is included in the quotes he gets.

Other concerns

In response to our investigator's outcome, Mr G said there were a number of elements of concern he believed QIC had overlooked.

Mr G says QIC's surveyor agreed to replace the kitchen worktops. QIC says this wasn't agreed and the surveyor stated that the worktops could be sanded and refinished.

Mr G says the worktop was also fitted bowed, but I haven't seen evidence to support this.

The independents surveyor's report says: "the worktops will need to be fully prepared and re-oiled in order to achieve an even and correct finish". And I can see there is an allowance for this on the scope of works. So, I'm not persuaded that QIC needs to pay the costs of replacing the kitchen worktops.

I understand Mr G is also unhappy about a number of other issues he believes QIC is responsible for fixing. Our investigator provided QIC's comments on many of these in her view, so I won't repeat them here. I appreciate not everything Mr G is concerned about is included in the scope of works, but it isn't responsible for fixing things that weren't damaged in the original peril or damage that's occurred since the repairs were completed. Based on the information available to me, I think QIC's scope of works from August 2023, fairly reflects the work it is liable for, aside from what I've mentioned above.

Mr G says building waste still remains on his property's site, but QIC says this needs to be evidenced and wasn't noticed on the site visit. Mr G says four pallets and a broken bench remain and has sent us a link to a video that he's uploaded online. However, it's unclear when the video was taken. If Mr G can evidence to QIC that waste still remains on his property, then I think QIC should cover the reasonable costs of it being removed.

Reasonable costs

Mr G has commented that he doesn't understand why QIC is so reluctant to pay him the amount he's asked for when this wouldn't bring the total amount spent on his claim above the £500,000 his house is insured for.

Mr G's policy schedule is showing a building sum insured limit of £500,000. The sum insured is the most an insurer would pay out on a claim, and it should be sufficient to meet the full rebuild costs of a building if this was necessary due to an insured event.

I understand that Mr G's property was badly damaged in the fire, but it didn't need to be rebuilt. So, I would expect the costs of repair to be much lower than the sum insured.

Building insurance policies are generally policies of indemnity, which means they aim to put the policyholder back in the position they were in before the loss or damage happened. Mr G is entitled to effective and lasting repairs to his property. But QIC is entitled to make commercially sensible decisions. So, it's reasonable for it to try to keep costs down while still ensuring Mr G is indemnified under the terms of the policy.

The investigator who looked into Mr G's previous complaint recommended Mr G provide two or three quotes for each element of the repairs for QIC to accept at its discretion. The investigator who looked into his current complaint said Mr G should obtain two quotes for each element of work.

QIC has recently made us aware of its concerns that quotes Mr G has provided don't reflect fair and reasonable costs for the work. For example, the roof quotes he's provided are almost five times the costs on QIC's scope of work.

QIC is also concerned that quotes provided by Mr G aren't broken down. For example, QIC has shared a quote for the internal painting of the property with a cost for labour and materials and total cost of £7,300. While the roofing quotes have a list of works, there is only an overall cost, rather than each element being itemised. QIC says it can't accept a quote that doesn't have breakdown information.

I'd expect the market rate to be higher than the cost of QIC getting work carried out by its approved contractors. However, it is concerning that there appears to be such a large difference in the quotes Mr G has provided compared to QIC's estimate. I think QIC's request that the quotes include a breakdown of costs is reasonable as this would help it validate the information on them.

I also don't think it would be unreasonable for QIC to require a third quote if it has concerns that the costings for a particular element of work seem to be too high. If Mr G provides up to three quotes for each element of work with a breakdown of costs, I think this would help QIC satisfy itself that the cash settlements it pays are reasonable and a true reflection of market rates.

VAT

I understand Mr G would like QIC to include VAT in the cash settlement it pays, rather than him having to claim it once the work is done.

It's usual for an insurer to exclude VAT from a cash settlement because often it's not known what the consumer intends to do with the money or how much VAT that might generate. We'd generally consider it fair for the insurer not to include VAT in the settlement, but we'd expect it to pay the VAT added to any insured work once the consumer has shown they've paid it.

However, if a consumer has an estimate with a valid VAT number and can show they are likely to use that contractor, then we'd expect the insurer to include VAT in the settlement. So, if Mr G can provide this evidence to QIC it should include VAT in the cash settlements it makes.

Interim payments

Mr G has mentioned that he would like to get the work done bit by bit, rather than all in one go, so he and his family won't have to move out of the property. He's also questioned why QIC hasn't settled the elements of his claim which they have agreed on.

It's not clear from the information I have which elements QIC might have agreed a settlement amount for. But I think it would be helpful if QIC could make interim payments to

Mr G as soon as a particular element has been validated rather than waiting until the whole settlement can be agreed. That way Mr G should be able to begin to arrange the repairs sooner.

Distress and inconvenience

I understand this has been a very distressing experience for Mr G and his family and it's also taken up a lot of Mr G's time. I'm aware that Mr G was awarded compensation for distress and inconvenience in his previous complaint. But for the period of time I'm able to consider here, it seems that an impasse was reached because Mr G and QIC disagreed on a number of elements of the claim. And Mr G says he didn't provide any quotes for QIC to consider. So, I don't think it would be fair to hold QIC responsible for delaying the progress of the claim.

This has clearly been a protracted dispute with each party disagreeing on a number of issues. I've needed to think about what is fair and reasonable for both parties, taking into account their representations and concerns and keeping in mind that this matter does need to reach a conclusion. So, while I appreciate the conclusions I've reached here are likely to be disappointing for Mr G, I hope they will help his claim move forward."

I set out what I intended to direct QIC to do to put things right. And I gave both parties the opportunity to send me any further information or comments they wanted me to consider before I issued my final decision.

Responses

QIC said that whilst it was of the opinion that 1mm between the staircase and wall had been sufficiently evidenced, it felt at this stage there was nothing more it could add to this. Therefore, in light of the provisional decision, it was now willing to accept this element.

QIC said it would like to highlight that in its previous response to our service, it had stated:

- The issue with the wood on the side of the dormer is included in the scope of works, as the entire roof would need to come off anyway.
- Flashing has been added to the scope of works to resolve any issues with water leaking into the eaves.

It said that as these were addressed and had been included in the scope of works, therefore an agreed element of the claim, it did not see why these points now formed part of the decision outcome.

Mr G provided some further comments in phone call to our investigator and by email. He said he believed I'd overlooked around ten to twelve points as I hadn't referred to them in my provisional decision.

Mr G said he'd been persuaded by the investigator who dealt with his previous complaint to accept QIC's offer to pay £700 for distress and inconvenience. He said she'd told him that accepting it would have no implications on any part of the claim. He said if it had impacted it, he would be happy to pay the money back. He felt £700 was an insult when he'd spent more than three and a half years of his life on this matter.

Mr G was also concerned that I hadn't given QIC a timeline to make payments. He said he'd sent QIC quotes in May 2024, and nothing had been paid.

Mr G made some comments about the difficulty of getting companies to provide quotes with a breakdown. He said that most of the quotes had expired while QIC was waiting for their surveying team to look at them. So far, he'd submitted quotes for around £32,000 with QIC paying or committing to pay £0. He said he didn't think it was necessary to request up to three quotes for each element, but he thought it was fair to provide three quotes for the roofing.

Mr G said he was happy to request companies provide valid VAT numbers. He's generally aiming to use VAT registered companies he feels will offer a degree of professionalism and experience. Alternative quotes will be from companies he knows has a longstanding history within the area, experts in the trade, with impeccable reputations.

Mr G said the windows and doors had not been replaced like for like and do not fit the aperture of each area. They do not fit and upon refitting will still not fit. He said he raised concerns to QIC on the day of installation. After he pushed in 2021, QIC inspected it and verbally agreed to replacements. However, once a quote was provided, it backtracked. Mr G said the windows and doors are of considerably lower quality and were not provided with any warranty. The company who installed them are no longer trading and were not part of FENSA. He said he'd provided evidence of the company being in cahoots with the building contractor that provided the FENSA certificate. Mr G detailed a number of outstanding issues, aside from the windows and doors not fitting.

Mr G said he offered to provide a professional independent inspection of the windows at a cost of £900 + VAT but as QIC showed no intention of paying out for any element of the case, he felt it was unreasonable for him to spend with no sign of good intentions shown.

Mr G made some comments about why he felt the staircase needed to be replaced. In his phone call, Mr G said he believed the staircase should be replaced because it hadn't been designed to current building regulations. He said the stairs were attached to a solid wall so there was no way there could have been movement.

In his email, Mr G said the wall was a solid construction that would not move but the oak stairs might move marginally. He said that if it was to expand and contract the 102mm gap might become 106mm. He said the staircase should have been designed appropriately and potentially with a 75mm gap, which is what he would replace it with. He said adding timber fillets would not be sufficient aesthetically and would be a patch repair. He felt that if an item is installed incorrectly or manufactured wrong the item isn't fit for purpose and is subject to replacement.

Mr G referred me to some photos of the kitchen worktops to show they were bowed in fabrication stage. He said he and QIC's surveyor had discussed refurbishment, but Mr G had informed the surveyor that this wasn't sufficient. He said the surveyor had made a verbal offer of £1,200 which Mr G felt wasn't enough so he said he would get quotes.

Mr G referred to some other photos which he said evidenced that building waste remained at his property. He said a six yard skip was required (due to worktop lengths). He would be happy to video call if that evidence isn't enough.

Mr G also made some further comments about elements he felt were still missing from the scope of works. He also commented that the roof edge board referenced by QIC was in a different area.

Mr G said he felt QIC should pay him 20% above the total value of all quotes because he felt elements would be omitted from the scope of works. For example, the roofing issue arose after the work had been completed as had leaks in bedrooms and damp in the office.

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.

QIC has questioned why agreed elements to do with the roofing formed part of my decision outcome. I appreciate QIC addressed a query regarding this prior to my provisional decision. However, Mr G had raised specific points about the roofing in response to our investigator's outcome. So, I felt it was appropriate to address these in my provisional decision.

In response to my provisional decision, Mr G has commented that the roof edge board he said wasn't cut straight is in a different area to that referenced by QIC. So, I shared a photograph Mr G had provided of the side of the roof (where he had highlighted the edge) with QIC and asked for its comments on this.

QIC responded with the following comments from its surveyors:

"It's tiled verge mortar bedded onto a fibre/cement under cloak. I can't see any obvious defects."

"It's a wet verge on the under cloak, it will never be totally straight, I cannot see anything wrong with the line at all, as much as the roofer who does the wet verge would try to get it poker straight, it's virtually impossible to do that, it is put on with a trowel so there is always going to be some very minor deviation in the line. Even if it was put on poker straight, it is wet mortar that then dries out and could mean it moves very lightly as it settles and dries. I cannot see anything wrong with that wet verge at all."

QIC also confirmed that its previous comment regarding the roof removal was for the dormer roof only.

Having looked at the photograph, I can't see any obvious defects with the side of the roof either. I don't think it's reasonable to expect it to be perfectly straight. So, I'm not persuaded that QIC needs to include rectification of this in the scope of works.

I can't see any specific reference to flashing in the scope of works from August 2023. So, QIC should ensure the scope of works reflects this, as well as the rectification work for the stairs it has now agreed to.

When I issued my provisional decision, I explained that the scope of the complaint I'm deciding on is matters Mr G had complained of from January 2023 to 3 October 2023.

I can't revisit issues raised or dealt with in the previous complaint Mr G brought to our service or the compensation he accepted to resolve that complaint. The previous investigator recommended compensation for a specific timeframe. So, Mr G's acceptance of this hasn't had any impact on the outcome of the complaint I'm deciding here.

Mr G has commented that QIC hasn't dealt with quotes he provided in May 2024. But again, this is beyond the scope of the complaint I'm looking at.

Mr G has also asked me to give QIC a timeline in which to settle his complaint. Unfortunately, this isn't something I'm able to do. Although I have said it should settle each element of the claim once it has validated the costs, making interim payments if appropriate. And I would also like to remind QIC of its duty to deal with claims promptly and fairly. Our

service may be able to consider any concerns Mr G has about ongoing delays as a separate complaint. But he would first need to raise these with QIC.

The investigator that looked into Mr G's previous complaint recommended that Mr G provide QIC with two or three quotes and that QIC should accept one quote at its discretion. As both parties accepted the investigator's view in early 2023, it wouldn't be fair for me to tell QIC it needs to accept fewer than three quotes at this stage. However, QIC may be willing to accept less than three quotes for certain elements if it's satisfied that they are a reasonable reflection of market rates.

I appreciate it might be more difficult for Mr G to get quotes that include a breakdown of costs. However, I explained in my provisional decision why I thought it was reasonable for QIC to require a breakdown in order to validate them.

I understand that Mr G feels the issues with the windows and doors could only be resolved by replacing them. However, my role is to look at the evidence provided by both parties and decide what I am most persuaded by. The FENSA website shows that certificates were issued for nine windows and three doors in August 2021, which I understand was after QIC's contractors replaced them. Mr G seems to be suggesting that the FENSA certificates aren't valid. But I've seen no evidence to support this allegation. So, I'm more persuaded by the evidence I've seen that the windows and doors are of adequate quality. I understand Mr G believes the windows are the wrong size for the apertures. However, I haven't seen any expert evidence to support this either.

Mr G disputes what QIC has said about the staircase gap being slightly wider than building regulations allow due to movement. I appreciate it is Mr G's opinion that there is a fault in the design of the staircase, but I haven't seen any expert evidence to support this.

I appreciate Mr G would like QIC to pay for the replacement of his stairs and he would like the new staircase to have a gap of only 75mm. However, the reason I said QIC should pay for rectification of the staircase was because it didn't appear to meet building regulations and Mr G was concerned about the safety of his young child. Given that the gap only exceeds the 100mm sphere requirement by a couple of millimetres, I think it would be disproportionate to expect QIC to cover the cost of the entire staircase being replaced. I'm not persuaded that altering the staircase to make it meet building regulations would turn it into an "eyesore", as Mr G has suggested it would.

I've reviewed the photographs of the worktop that Mr G has shared with us. I can see there is daylight under the spirit level resting on the worktop in one of the photographs. However, this appears to be of the worktop prior to being fitted. So, I'm not persuaded this shows it was fitted bowed and needs to be replaced.

The independent surveyor's report only refers to issues with the surface of the worktops. QIC's scope of works includes treating / oiling the worktops. So, I think this is sufficient to rectify the worktop issues.

Mr G says he's provided recent photographs to evidence building waste that remains on his property. Most of the photographs he's shared with us are from 2021. One of the photographs from May 2024 shows a few tiles and some small pieces of wood in what appears to be a shed. It looks like there are some worktops and other items in another photograph, which also appear to be inside a shed. There's a screenshot of some pallets in the garden, which is time stamped May 2024, but I can't see when the actual photograph was taken.

I'm unable to conclude that a six yard skip is required from the photographs Mr G has provided. I would suggest Mr G discuss the aspect of waste removal directly with QIC and provide any evidence to substantiate the waste that needs to be removed and the costs of doing so if required.

Mr G has asked that the removal and refitting of eight more radiators be added to the scope of works. Our investigator made reference to Mr G's belief that the removal of radiators when decorating had been missed off the scope of works in her view. She was satisfied with QIC's explanation that it had only allowed for the refitting and removal of radiators in rooms it had agreed needed to be redecorated. As I explained in my provisional decision, QIC isn't responsible for fixing things that weren't damaged in the original peril or damage that's occurred since the repairs were completed. I haven't seen evidence to persuade me that QIC needs to cover the costs of removing and refitting radiators in the additional rooms Mr G has mentioned. So, I don't think QIC needs to add this to the scope of works.

I appreciate Mr G is unhappy that I haven't commented on every issue he's raised individually. But our service was set up to resolve complaints fairly and reasonably, quickly and with minimal formality. While I've focused on the aspects I think are most relevant to the outcome of the complaint, I have considered everything he's said.

I understand that Mr G still feels items have been missed from the scope of work and he is concerned that the cash settlement QIC pays him won't be sufficient to indemnify him for his loss. He is also disappointed that I haven't told QIC to cover the costs of replacing his windows, doors, staircase and kitchen worktops. But my role requires me to look at the evidence that is available to me and decide what I'm most persuaded by. I need to be fair to both parties, so I can't simply accept what Mr G says without evidence to support it.

I appreciate this isn't the outcome Mr G was hoping for. But having carefully considered all of his additional points, I'm not persuaded to change the conclusions I reached in my provisional decision.

Putting things right

- QIC should pay Mr G and Miss R a cash settlement to cover the cost of rectification works identified in the scope of works dated 8 August 2023 and lead flashing to resolve the issue of water leaking into the eaves.
- QIC should also cover the cost of rectifying the staircase so it complies with building regulations.
- QIC should also provide Mr G with an amended scope of works to include the flashing work and rectification of the stairs.
- QIC should base the settlement on the reasonable costs of Mr G getting the work done by contractors of his choice. It may require Mr G to provide up to three quotes for each element of the work with a detailed breakdown of costs.
- If Mr G can evidence that any waste from QIC's previous repairs still remains on his property, QIC should cover the cost of having this removed.
- QIC should cash settle each element of the claim once it has validated the costs, making interim payments if appropriate.
- If Mr G provides an estimate with a valid VAT number and can evidence that he will be using that contractor, QIC should include VAT in its settlement for that element of the work. Otherwise, it may pay the settlement excluding VAT and pay Mr G the VAT once he's shown he's paid it.

My final decision

For the reasons I've explained, I uphold Mr G and Miss R's complaint and direct QIC Europe Ltd to put things right by doing as I've said above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Miss R to accept or reject my decision before 26 July 2024.

Anne Muscroft
Ombudsman