



Anne Ogilvie  
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# Our response to your complaint

Date: 12 September 2023  
Our reference: AXACPC-591957  
Policyholder: Leafield Parish  
Council  
Claim number: 2805148, 2867102  
Policy number: RG BDX 6962034

Dear Anne Ogilvie,

Thank you for sharing your concerns about the progression of your claims with my colleague on 19 July 2023. I'm sorry you've had reason to complain about the claims.

I have finished my review and would like to share my findings with you.

I will address the concerns raised by claim.

For the subsidence claim 2805148; we must emphasise that in claims such as this, where the issue of subsidence is present, monitoring is required over an extensive period of time. While this is often perceived to be delay or excessive, the nature of subsidence damage is such that monitoring must be in place for this extended period to ensure that the cause, which is slowly operating, has been halted.

I am sorry that there has been poor communication advising you of the claim outcome. Our standard process with our delegated suppliers is that they should maintain contact throughout the claim, and I apologise this was not the case.

I can assure you, even if the Broker or the Council have not been updated directly, I can see that work has been constant on this matter. From my investigation, the main delay in this claim is regarding the offending vegetation on a Third Party's property. Our solicitors, DAC Beachcroft, are working on this in conjunction with our Loss Adjustors, Questgates. Whilst I note your concerns, these steps are crucial in ensuring that the works carried out are cost effective, fully remedy the damage, and are to a high standard to close your claim fully.

I am therefore unable to agree that there has been a delay in the subsidence claim from AXA. I appreciate you may remain disappointed, and I am sorry I have been unable to write with a more favourable outcome on this matter.

For the impact claim 2867102; I do agree that there was miscommunication between AXA, Broker and our suppliers. We had to assess the claim whilst acknowledging the subsidence aspect. We received communication from our Loss Adjuster that works can go ahead to repair the door structure as it is not known when the subsidence claim can be settled. The claim timescales and what was happening on both claims should have been communicated clearer. Please accept my apologies for the inconvenience we have caused. Be assured that we take complaints very seriously and feedback has been provided to those involved.

I have contacted the claims handler to give the Broker and the Council and update on both claims. They will be in contact in due course.

Based on my investigation I have partially upheld the complaint. I have awarded £150 compensation for any distress and inconvenience it may have caused due to the delays in the impact claim and the poor communication. Please can you confirm, in an email, your preferred bank account and sort code number. I will then arrange for this compensation award to be paid. Please allow five to seven business days for this amount to clear into your account, upon receipt of your payment details.

If you're dissatisfied with my final response, please read the guide 'Want to take your complaint further?' available at <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>. If you'd prefer a copy of the leaflet sent to you in the post, please let us know.

**If you haven't already, you can refer your complaint to the Financial Ombudsman Service, free of charge.**

If you'd like to refer your complaint, you'll need to do it within six months of the date of this letter.

After six months, the Ombudsman will only be able to support you in very limited circumstances. For example, if the Ombudsman believes the delay was because of exceptional circumstances.

For more information about the Financial Ombudsman Service and how it can support you, visit their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You can contact the Ombudsman by post, email, or phone:**

Post: Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Email: [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

Phone: 0300 123 9123

Yours sincerely,

Zoe Symington  
Customer Resolution Handler  
AXA Insurance