



12 January 2026

## Final report by the Complaints Commissioner

### Complaint number 202500461

#### *The complaint*

1. On 4 August 2025, you submitted a complaint to my office about the FCA.
2. Your complaint consists of two elements as follows:
  - a. **Element One** – You have provided information about a travel insurance claim that has been declined by your travel insurer. You referred this to the Financial Ombudsman Service (“**FOS**”) and you disagree with its decision not to uphold your complaint.
  - b. **Element Two** – You have provided information about a decision made by The Furniture and Household Improvement Ombudsman regarding a report you asked it to carry out in relation to the condition of your leather furniture.
3. You have complained to me because you are unhappy that the FCA has declined to intervene in the decisions made by the FOS and The Furniture and Household Improvement Ombudsman.

#### *Background*

##### **Element One**

4. In relation to Element One of your complaint, you had understood that you were covered under your travel insurance supplied by your insurer for fire, flood and storm. When a storm prevented you from travelling you made a claim to your insurer but were told that you were not covered. You approached the FOS to challenge the decision you had received from your insurer and you are very unhappy with how they handled your complaint.

5. You considered that the FCA could have rectified the situation as it is your belief that the FCA is responsible for ensuring that the FOS is at all times capable of exercising its statutory functions.
6. The FCA has declined to investigate as Element One of your complaint relates to the actions or inactions of the FOS and is therefore excluded from being considered under the Complaints Scheme.

## **Element Two**

7. In relation to Element Two of your complaint, you are very unhappy that you commissioned the Furniture and Home Improvement Ombudsman to provide you with a report setting out the condition of your faulty leather furniture. You thought that this report would evidence the problems that you were having with the furniture so that you could make a complaint, but you were unhappy with both the contents of the report and the fact that it was not signed. You commissioned a second report from a different provider that you allege was much more credible but when you complained to the Furniture and Home Improvement Ombudsman about the service you had received, they only took the first report into account and did not uphold your complaint. You are unhappy with this.
8. You requested that the FCA intervene to rectify the decision of the Furniture and Home Improvement Ombudsman. The FCA declined to investigate Element Two of your complaint on the basis that your complaint is not arising in connection with the FCA's relevant functions for example the FCA's authorisation, supervision and enforcement powers and duties over regulated financial services firms. The FCA regulates certain aspects of the financial services industry and has no responsibility for The Furniture and Home Improvement Ombudsman.

## *Analysis*

### **Element One**

9. In relation to Element One of your complaint, like the FCA, I am also unable to investigate your complaint as it relates to the actions, or inactions of the FOS. The FCA's remit in relation to FOS is to ensure that FOS can exercise its

statutory functions, which the FCA has set out in its Decision Letter to you.

These include:

- a. Appointing and removing the directors of the FOS (including the chairman with the approval of the Treasury);
  - b. Ensuring that the directors' terms of appointment (and particularly those governing removal from office) secure their independence from the FCA in the operation of the scheme;
  - c. Approving the annual budget of the FOS and any variations to it;
  - d. Consenting to scheme rules for the compulsory jurisdiction;
  - e. Approving voluntary jurisdiction rules and standard terms for the voluntary jurisdiction; and
  - f. Making rules for the compulsory jurisdiction on: complaint-handling by firms; specifying the activities covered, specifying the complainants who are eligible, setting the time limits for referring complaints to the FOS, setting the money award limit and setting levies to cover the operation of that jurisdiction.
10. The allegations that you raise against the FCA in relation to FOS do not relate to the statutory functions set out above. The FOS is operationally independent of the FCA. The FCA is unable to intervene in the individual decisions that the FOS makes on individual complaints. Complaints about the actions, or inactions of the FOS are outside of my remit under the Complaints Scheme.

## **Element Two**

11. In relation to Element Two of your complaint, I understand that the Furniture and Home Improvement Ombudsman organisation is an independent, not-for-profit organisation that specialises in Alternative Dispute Resolution services. I understand that decisions made by the Furniture and Home Improvement Ombudsman are not binding on customers. If you would like to take further action against the Furniture and Home Improvement Ombudsman, you may wish to consider whether it is appropriate to seek legal advice.
12. The FCA is correct in that it cannot investigate Element Two of your complaint as it does not arise in connection with the FCA's relevant functions for example

the FCA's authorisation, supervision and enforcement powers and duties over regulated financial services firms. The Furniture and Home Improvement Ombudsman is not linked to financial services or the functions of the FCA.

*Decision*

13. For the reasons set out above, I am unable to investigate Element One and Element Two of your complaint as they are excluded from the Complaints Scheme.
14. Thank you for submitting your comments to my Preliminary Report. I have carefully considered the information that you have provided but it does not change my decision that your complaints are excluded from the Complaints Scheme, and I am therefore unable to help you further.

*The Complaints Commissioner*

Complaints Commissioner

12 January 2026