

The complaint

Mr B has complained about RSA. He's not happy about the way it dealt with a claim under his home emergency insurance policy.

What happened

Mr B took out home emergency insurance in 2017 and looked to make a claim in February and March 2019. His hot water supply was affected, and the boiler pressure also dropped off. RSA initially advised him to top up the pressure on the boiler in the first call and then advised it wouldn't attend on the second occasion, although it gave him some general advice. This was because the boiler was working (intermittently) when he called and the policy only covered the boiler if it was broken down.

Mr B wasn't happy about this as the boiler was continuing to show an error code from time to time. So, he got his own engineer out who undertook a minor repair and went on to cancel his insurance policy with RSA. And he complained to RSA about the fact it wouldn't attend and the way it cancelled his policy. It acknowledged the cancellation of the policy didn't go smoothly and that payments were taken when they shouldn't have been and said sorry. But it simply explained again that Mr B's policy was a breakdown policy, and the boiler was still working when he called, so it hadn't done anything wrong. So Mr B complained to this service.

Our investigator looked into things for him but didn't uphold his complaint. He thought RSA had acted reasonably in saying sorry and refunding the money taken by mistake. And that it didn't act unreasonably in not paying Mr B's engineer's costs and not attending when he called. This was because his policy was a breakdown policy and Mr B's central heating and hot water was working when he called.

As Mr B didn't agree the matter has been passed to me for review.

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 think the complaint should be upheld. I'll explain why.

I know that this will be disappointing to Mr B and I have some sympathy for his position. I say this as it must've been frustrating for him to have an intermittent problem and to have to reset his boiler. But his policy only covers breakdowns and his boiler was fully operational when he called and so RSA wasn't obliged to send an engineer.

Given that his boiler brought up an error code from time to time I can understand why he wanted this looked at and why he appointed his own engineer. But RSA would only attend if his boiler wasn't working and I'm sure if he had of called when it wasn't working it would've attended.

I've listed to some of the calls and it is clear that Mr B's boiler was working (he had hot water and the radiators were warming up) when he called. Mr B was clearly frustrated that RSA wouldn't attend and went on to cancel the policy. I know he would like the premium refunded, but he has had the benefit of the policy and RSA would've attended if the boiler had broken down. It gave him general advice about steps he could take to help with resetting his boiler and told him to call back if the central heating wasn't working. I know Mr G wanted RSA to attend but the boiler was fully working at that point in time.

In relation to the cancellation it is clear that RSA could've handled things a little better. But it has apologised and ensured that Mr B has a full refund and I think that is fair in the circumstances.

My final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 June 2020.

Colin Keegan
Ombudsman