

The complaint

Mr A complains about the way Great Lakes Insurance SE have handled his claim under his Home Emergency policy.

What happened

In May 2019 Mr A reported to Great Lakes that his boiler wouldn't turn off. Great Lakes sent an approved contractor out the next day, who inspected the boiler and made recommendations for work that needed to be completed.

Great Lakes sent a second contractor a couple of days later who fitted a new valve to the boiler. The same day Mr A contacted Great Lakes as he was unhappy with the work that had been carried out. He said the contractor wasn't qualified to carry out the work and reported the problem was now worse – a loud bang was intermittently now coming from the boiler.

Great Lakes sent a third contractor the next day. Mr A said the third contractor fixed the issue, but he was unhappy with the second contractor – he says the contractor wasn't qualified to carry out the work.

Great Lakes said the first contractor reported a valve was needed so the second contractor, a Plumber, was sent as there would be no need to touch wiring. The second contractor had been unable to resolve the issue and felt it could be an electrical fault, so they sent a third contractor – an electrician. They said the third contractor was able to fix the fault by rewiring and adjusting the cylinder thermostat, but they couldn't see the second contractor's visit caused any additional issues.

Mr A was unhappy with their response, so he brought his complaint to our service.

Our investigator didn't think we should uphold Mr A's complaint. They said there was no evidence of the second contractor causing any damage, and they were satisfied Great Lakes had applied the terms and conditions of the policy fairly when handling his claim.

Mr A didn't agree. He said the cylinder stat needed to be repaired because the second contractor altered the wiring. So, the third contractor had to repair issues caused by the second contractor. He said the second contractor didn't know what he was doing and had to keep calling someone to ask for directions – and the unit looked a mess. Mr A says an intermittent banging noise still comes from the boiler when the hot water is turned on – which never happened before.

The complaint has now passed to me to make 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.

The policy certificate, under the section for understanding how the policy works, says it provides access to a network of approved contractors that deal with issues covered by the policy.

Under the 'meaning of words' section I can see Great Lakes says an approved contractor *'means a qualified tradesman who we regularly check and have agreed can temporarily or permanently repair or prevent further damage to your home'*

I need to decide whether I think whether Great Lakes applied this fairly when dealing with Mr A's claim— and I think they did. So, I'm not upholding Mr A's complaint. I'll explain why.

Great Lakes' system notes show the first contractor recommended a new two port valve was needed. The valve is used to control the flow of water in a central heating system and is pre-wired so just needs to be installed without any wiring being altered. So I think Great Lakes acted correctly here in sending a qualified tradesman suited to the type of work that had been recommended.

The second contractor fitted the valve but said they felt there was an issue which was electrical in nature. The system notes show the second contractor confirmed this with the supplier over the phone during the visit. Mr A said the second contractor disconnected wires when carrying out the work and caused the issues, which then meant the cylinder stat needed repairing.

A third contractor carried out further work the next day and reported they had rewired the cylinder stat as it was on a setting that caused it to continuously run. As the initial issue reported was that the boiler wouldn't turn off, I think it's more likely than not this was related to the original issue - and not because of anything the second contractor did. Overall, having looked at everything, while I can understand Mr A's frustration about the repeated visits, I don't think Great Lakes have done anything wrong.

I've also thought about what Mr A said about the popping and banging noise that now occasionally comes from the boiler. Something that is intermittent is by nature hard to diagnose. The third contractor reported the system was working ok, with no issues when they completed the work. So, I'm not persuaded this is related to the work carried out by the contractors.

My final decision

My final decision is that I don't uphold Mr A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 18 March 2020.

Michael Baronti
Ombudsman