

## The complaint

Miss B complains that Aviva Insurance Limited is responsible for poor service in connection with a home emergency insurance policy.

## What happened

The Financial Ombudsman Service deals with each consumer complaint against one insurance company or other regulated financial firm at a time.

Where the complaint is about a claim under an insurance policy we treat it as a complaint against the insurance company that was responsible for dealing with the claim. In our final decision we name that insurance company but we don't name any other party.

Miss B had a policy in the name of a home assistance company. Aviva was the insurance company responsible for dealing with claims. Where I refer to Aviva I include the home assistance company and others insofar as I hold Aviva responsible for their actions.

The policy entitled Miss B in certain circumstances to a new boiler free of charge - except that she had to pay for its installation. In April 2019 Aviva accepted Miss B's claim for a new boiler.

The quote for installation was as follows:

Fitting of boiler	£1,297.95
Pipe run	£217.61
Filter	£159.43
Total	£1,674.99

The company installed the boiler but not the pipe run. Miss B complained that she should get a reduction.

A final response letter dated 21 June 2019 said that £217.61 had been removed for materials but nothing for labour.

On 3 July 2019 Miss B called for help with a water leak in the area of the boiler.

Miss B brought her complaint to us later in 2019.

Our investigator at first recommended that the complaint should be upheld in part. He thought that the leak was put right, so he said he hadn't looked further into that. He thought

that Miss B was quoted for a day and a half which would be approximately twelve hours but the engineer worked for five hours.

The investigator recommended that Aviva should:

1. use the total labour cost to calculate the hourly cost for five hours of labour; and
2. refund back to Miss B the remaining seven hours of labour costs; and
3. add 8% simple interest.

Aviva disagreed with the investigator's opinion. It asked for an ombudsman to review the complaint. It says, in summary, that £1,297.95 is the standard price for the installation of a new boiler, regardless of how long it takes to install.

The investigator changed his view. He didn't recommend that the complaint should be upheld. He was satisfied that the installation cost was correct. He said the company had shown him a list of completed work to other consumers and the charges involved.

Miss B disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that:

- She called to query the quote. The salesman said that the price would've been cheaper without the gas pipe run.
- The installation engineer said he couldn't understand why the salesman had said a pipe run was necessary.

### **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.

I have no reason to doubt that Miss B queried the quote of £1,674.99. I find it likely that the representative said that the quote included £217.61 for the pipe re-run.

But I'm satisfied that the price of about £1,298.00 for installation was a standard price quoted to other consumers. I don't find that it likely that the representative said it would've been lower without the pipe re-run.

Therefore I find it fair that – after the installation without a pipe re-run - the company rebated the £217.61 but none of the £1,298.00.

I don't find it fair and reasonable to direct Aviva to do any more in response to this complaint.

### **My final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct Aviva Insurance Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 10 July 2020.

Christopher Gilbert  
**Ombudsman**