

The complaint

Mr R complains that Aviva Insurance Limited poorly handled a claim he made under his home emergency policy.

What happened

Mr R has a home emergency policy underwritten by Aviva and, as it's responsible for complaints about claims on the policy, I'll refer to it throughout.

Mr R's boiler broke down so he contacted Aviva to arrange a repair under the policy. It sent one of its agents to fix the boiler. The engineer was unable to find the boiler data badge which would have contained important information required for the ordering of replacement parts, so he left.

An engineer returned the next day and identified the problem and the new parts required to complete the repair. He ordered the parts and got back in contact with Mr R to arrange a time to return to complete the repair.

During this call, Mr R says the engineer was rude to him. The engineer disagrees and said instead Mr R had made a racist remark. As a consequence of this, the agent refused to go back to the property to complete the repair.

Aviva then spent some time trying to arrange another of its agents to attend. Eventually, another engineer attended the property, ordered a part and a couple of days later the repair was completed. During this time, Mr R says he was without hot water.

Aviva accepted it had caused unreasonable delays in fixing the boiler and offered Mr R £315 to apologise. It said he would need to pursue his concerns about the allegation of racism direct with the engineer. Mr R wasn't happy with this and brought the complaint to this service.

Our investigator said he didn't think Aviva had concluded Mr R made a racist remark, as it was likely it would have refused to deal with the repair if it believed he had. He said £315 was a fair way for Aviva to say sorry for the delays in the repair.

Mr R asked an ombudsman to make a 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 delays

Aviva accepts it provided Mr R with poor customer service, including failed appointments, and didn't repair his boiler quickly enough. It took 56 days from when he first reported the issue until it was repaired and working again. During this time, Mr R was without hot water

and I can understand why he says this had a significant impact on him due to his personal circumstances.

I've thought carefully about this and, while this may be more than I'd normally award given similar circumstances, I acknowledge the impact of not having hot water was greater for Mr R. I've therefore concluded the £315 Aviva has offered is a fair way for it to settle this complaint. I know Mr R thinks he should receive more but I'm satisfied it's fair and reasonable in the circumstances.

The accusation of racism

The second engineer made an accusation against Mr R and Aviva says he did this in a personal capacity. From the information I've been given, I can't see Aviva drew any conclusions about this accusation, it merely explained they had been made and that the engineer had refused to return. It completed the repair – albeit slower than it should have – and that was what was required of it under the policy terms.

It's difficult for me to determine what happened or what was said at the time. But in any case I can't see this accusation was shared any wider, and overall Aviva has acknowledged the impact of the related delay, apologised and compensated Mr R accordingly. So taking this all into account, I'm satisfied it doesn't need to do anything further.

My final decision

I am aware Aviva Insurance Limited has made an offer of £315 to settle the complaint. I conclude that such an offer is fair and reasonable in all the circumstances. My decision is that Aviva Insurance Limited should pay Mr R £315 if it hasn't done so already.

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

Paul Phillips
Ombudsman