

## **The complaint**

Ms J is unhappy with the service provided when she claimed on her insurance after discovering a leak in her house.

## **What happened**

Ms J had a home emergency policy, which was underwritten by Aviva. One evening in November 2019, she discovered a leak coming from a water tank in her home. She attempted to call the emergency line but says she couldn't get through for over an hour and a half, despite trying three different numbers.

Ms J says she didn't know how to turn the mains water off, but she used towels and bowls to try and stop the water coming through the ceiling to the boiler room below. Unfortunately, the leak caused serious damage to her boiler, which she's been unable to use since.

Ms J called again the following morning, which was a Saturday, and was able to register a claim. The call handler originally said there were no engineers available until Monday, but after further discussion they were able to find someone to attend that afternoon.

Due to the damage being caused by the leak, Ms J also arranged a local plumber to come and fix the problem. When the engineer arrived, the local plumber was still there, replacing the stopcock. Ms J asked the engineer to fix the overflow pipe, but he refused as the local plumber was already there.

Ms J complained to our service. She felt that Aviva failed to live up to their promise of providing 24/7 support. She said the fact she couldn't get through to anyone to come that evening caused significant damage to her boiler. She also felt that the engineer who attended the next day should have repaired the overflow pipe as she requested.

Aviva said that their phone lines were working that evening and they don't feel that the wait time was excessive. But they offered £115 due to the vulnerable circumstances Ms J finds herself in. They also agreed to refund the £30 excess on the claim as their engineer didn't carry out any work.

Our investigator looked at the complaint and thought that Aviva had acted fairly. He said the evidence he'd seen didn't show that Ms J had been waiting an unreasonable length of time to get through to the emergency line. And he felt that it was reasonable for the engineer not to carry out work while another plumber was already making repairs.

Ms J didn't accept our investigator's opinion, so the case has come to me for 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.

### *Calls to emergency line and damage to boiler*

Ms J said that she tried to call the emergency line for over an hour and a half after discovering the leak. She also said that she tried three different numbers but couldn't get through.

Ms J has sent us a copy of her phone bill to show the calls she made. But this only shows two calls made to the emergency numbers on the evening in question. These lasted for a duration of 4 minutes 38 seconds, then 1 minute 30 seconds.

I asked Ms J if she could have called from a different number, or if she had any other evidence to show the calls she made. But she was unable to provide any other records. Looking at the evidence I have, I can't see that Ms J was waiting for an unreasonable amount of time to get through to someone on the emergency line.

I know that Ms J has said she was on the phone for over an hour and a half trying to get through to Aviva. But the evidence she's provided shows that she made two calls to the helpline, together lasting just over six minutes.

Aviva have also investigated Ms J's claims and looked into their phone queues that evening. They've confirmed that there were no faults on their lines. So they were available had Ms J kept trying

As she was calling an emergency helpline, I think it's reasonable to expect them to be busy. And based on Ms J's evidence of the calls she made, I can't conclude that Aviva didn't provide the emergency service they promised.

Ms J says that her damage was caused to her boiler because she couldn't get through to the emergency line on the Friday evening. As I've said, I don't think Aviva are at fault for Ms J being unable to get through.

Even if they were, Ms J has told us that water was already leaking through the ceiling which is how she found the leak. So even if she'd got through immediately and Aviva had sent an engineer that night, it's likely there would've been some damage to the boiler.

As it was, Aviva arranged an engineer to attend within four hours of them being informed of the claim. And I think this was a reasonable timeframe.

Aviva have offered £115 as a goodwill gesture to Ms J, as she has found herself in a vulnerable situation. But they don't feel they've acted unreasonably. Given that I agree they've acted fairly, I'm not recommending this amount is increased.

### *The engineer's visit*

Ms J is unhappy that the engineer refused to repair the overflow pipe when he attended on Saturday afternoon. He said this was because there was already a local plumber working on the repairs.

Ms J says the local plumber only repaired the stopcock, so the engineer should have repaired the overflow pipe. But I think it was reasonable for the engineer to say they wouldn't carry out any repairs when there was already someone there working.

As their engineer didn't carry out any work, Aviva have refunded Ms J's £30 excess. I think it was right that they did this, and I won't be asking them to do anything further

### **My final decision**

For the reasons set out above, I don't uphold Ms J's complaint against Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 19 November 2020.

Patricia O'Leary  
**Ombudsman**