

The complaint

Mrs O complains Aviva Insurance Limited's handling of her claim under her boiler cover policy.

The details of this complaint are well known to both parties, so I won't repeat them here. Instead I'll focus on giving my reasons for my decision.

All references to Aviva include their agents.

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 agree with the conclusions reached by the investigator for these reasons:

- There's no dispute that Mrs O's policy covers the boiler, and not the radiator. So, it's reasonable any calls outs would be for the purpose of looking at the boiler – and not the radiator
- Mrs O has said as the boiler kept losing pressure repeatedly it should've suggested to Aviva there was a problem elsewhere. If the engineer saw something during their visit that indicated an issue with something that wasn't related to the boiler, I think it would've been reasonable for them to make Mrs O aware
- But Aviva have provided me with the job notes showing the work carried out on each engineer's visit. I can see on each occasion they found issues with the boiler and work was completed on the boiler to rectify it. And, I've not seen anything that persuades me they should've been aware of any problem related to the leaking radiator.
- Aviva attended an appointment in November 2019 and the job notes from the time said there was a leak in the radiator in the bedroom. Mrs O said Aviva's engineer didn't go into the room where the leaking radiator was located – and the job notes also say Mrs O had recently had a private engineer visit. So, I think it's likely this was established during the private engineer's visit.
- The private engineer later provided a letter in March 2020 to confirm they resolved the leak to the radiator by replacing a valve. But there is nothing in this letter that links this issue to the boiler – and I've seen nothing to persuade me Aviva were responsible for causing the leak to radiator through any work they did on the boiler.

So therefore, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold Mrs O's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs O to accept or reject my decision before 9 December 2020.

Michael Baronti
Ombudsman