

The complaint

Mr J complains about the poor service he received from Domestic & General Insurance Plc (D&G) when he called them regarding a broken boiler at his mother's home that was covered by his policy.

What happened

On 16 February 2021 a boiler covered by the D&G policy stopped working, resulting in no heating or hot water at Mr J's mother's home.

On 17 February 2021 Mr J called D&G to arrange an engineer but was told that the earliest appointment was on 20 February 2021. As this would mean his mother would be left without heating and hot water for three days, he asked for an earlier appointment.

The adviser from D&G was unable to offer an earlier appointment and so placed Mr J on hold whilst trying to transfer the call to another adviser who could help. After getting no response Mr J hung up and called back.

In total Mr J called D&G three times on the morning of the 17 February 2021 spending over two hours on the phone being transferred between different advisors, none of whom were able to provide a suitable outcome.

Mr J finally spoke to D&G's complaints team who confirmed that he could arrange an alternative repair appointment with another engineer and claim the costs back subject to claim parameters under his policy. This is referred to as *pay and claim* by D&G. Mr J said that he should have been told this on the first call and that due to the time taken to tell him this information he no longer had time to organise an alternative repair appointment. The appointment on the 20 February 2021 was kept.

D&G acknowledged poor service and paid Mr J £20 as compensation, but Mr J did not feel that this was enough, and he brought his complaint to our service.

Our investigator said D&G should pay £50 more compensation. Mr J has stated that he would accept no less than £600.

As Mr J was unhappy with the investigator's view the case has been brought to me for a final decision to be made.

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.

Mr J is unhappy with the process that D&G follow in arranging repairs and he'd like to know that training would be implemented to ensure this doesn't happen again to anyone else. I must explain that this service is here to resolve complaints and not to regulate how

businesses conduct themselves therefore I am not required to request that D&G conduct any training.

Service on the phone

I have read all the information given by both Mr J and D&G and there is no doubt that the level of service given on the phone on 17 February 2021 and length of time he was on the phone was not satisfactory.

On the call D&G gave a date of 20 February 2021 for an engineer to attend to the boiler which Mr J said was not acceptable. If the option and details of the *policy pay and claim process* was given to Mr J on the first phone call after he had told them that this date was not acceptable then he would have only been on the phone to D&G for a few minutes. Mr J would then have had time to make calls to try and secure an alternative engineer himself for an earlier appointment before he was due at work.

Delay in attendance for engineer

As stated earlier in this response, D&G gave a date of 20 February 2021 for an engineer to attend to the boiler which was three days after the claim call was made. I have read the policy document and although I cannot find a service level stated I feel that three days is too long for a consumer to wait and to be left with no heating or hot water.

I would expect an appointment to be sooner than three days in Mr J's mother's situation as a vulnerable consumer coping with winter conditions.

I have considered the impact this had on Mr J and that D&G awarded £20 to him on the date that the service complaint was raised. I am in agreement with the investigator that the compensation should be increased, but I think this should be £100 in total and so I will require D&G to pay Mr J further compensation of £80 over and above its original offer of £20.

Putting things right

For the reasons I have given I uphold the complaint. I require Domestic & General Insurance Plc to pay Mr J total compensation of £100 for the distress and inconvenience it has caused him. It may deduct from this total any compensation it has paid him so far.

My final decision

I uphold Mr J's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 5 August 2021.

Sally-Ann Harding
Ombudsman