

The complaint

Ms O complains that the service she received from Aviva Insurance Limited (Aviva) when making a claim on her home emergency cover policy was not acceptable, caused unnecessary delays and left her without heating for 2 weeks.

There are several parties and representatives of Aviva involved throughout the claim but for the purposes of this complaint I'm only going to refer to Aviva.

What happened

On 21 December 2020 Ms O found that she had no hot water.

Ms O contacted Aviva to register a claim on her home emergency cover insurance and was incorrectly told that she should contact another company directly as it was not covered under her policy with Aviva.

Ms O contacted the company and they were unable to help so on 23 December 2020 she called Aviva again where it apologised for the mistake and arranged an engineer to come out the same day.

An engineer attended on the same day and found a fault with the flue and said he had to send a report back to Aviva about the fault. It was not repaired on that day. Ms O was left with hot water but no heating.

Ms O called Aviva several times to check up on progress and was told that the engineers report had not arrived. In addition to the repair she needed the engineers report to help her progress her claim for her boiler under a separate policy.

On 26 December 2020 Aviva authorised for two temporary heaters as there was still no heating. These were supplied but one was not in good working order and had to be replaced.

Ms O continued to make frequent calls to Aviva during the Christmas and New Year period to chase up progress with the repair to the flue and for the engineer's report.

On 6 January 2021 Aviva confirmed with their engineer contractor that a new flue seal was required and that it was covered by the policy.

An engineer attended and replaced the flue seal on 7 January 2021 and left the boiler running. Within half an hour of the engineer leaving water started to leak out of the boiler, so Ms O had to turn it off again. Mrs O rang immediately and requested that the engineer return straight away but this did not happen and she had to wait to the following day. Again with the heating turned off. The engineer returned the following day to sort the issue out and reported that a part in the boiler may need to be replaced. This was not covered under Ms O's home emergency policy.

The engineers report was sent to Ms O. Ms O has now had a new boiler installed.

Aviva apologised to Ms O for the poor claims journey she had experienced and the delays in providing the engineers report and made a payment of £250 as compensation.

As Ms O was not happy with the Offer of £250 compensation from Aviva, she brought the complaint to the Financial Ombudsman Service.

Our investigator looked in to the case and concluded a further payment of £150 should be paid to Ms O. As Aviva are unhappy with our investigators 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.

During Ms O's first call to Aviva on 21 December 2020 she was incorrectly told she wasn't covered under her policy. This meant there was a delay of two days before a claim was raised and an engineer was instructed to attend.

If this error was not made by Aviva, I think it is likely that the required engineers report would have been completed before the Christmas period. This would have enabled Aviva to authorise the repair work straight away and the replacement of the flue could have been completed before the engineer contractors used by Aviva were closed from 24 to 29 December 2020, or alternative engineers, who were not closed during these dates, could have been instructed to undertake the authorised repair.

Aviva say that although they appreciate there were delays that some of these were out of their control (*such as contractors closed over a holiday period*). Aviva say in this case that as the engineers were closed between 24 to 29 December 2020 that they believe they were only responsible for the delay for the period between 29 December 2020 and 6 January 2021. As the insurer Aviva are responsible for any delay in full.

Ms O should not have had to wait as the engineers who first attended were on holiday. She had no heating, it was the middle of winter and she had an elderly relative with her. I don't feel that her claim was prioritised by Aviva to be completed in a reasonable time scale.

Aviva did supply temporary heaters on 26 December 2020 and although one was not in good working order, as they were purchased brand new from a third party, I cannot hold them responsible for this and a replacement was made the day after.

In addition to the delay in completing the repair to the flue, the delay in Ms O obtaining the engineers report caused a delay to progress a claim with her home insurance as they required this report as evidence for the claim.

When an engineer finally attended on 7 January 2021 to replace the flue it was unfortunate that after they had left that a new issue with the boiler happened, I understand that Ms O has now had a new boiler installed as her home insurance decided that it was beyond repair.

Therefore, I uphold Ms O's complaint and feel that compensation of £400 is appropriate in this case.

My final decision

For the reasons I have given I uphold this complaint.

I require Aviva Insurance Limited to pay Ms O a further £150 as compensation for the distress and inconvenience caused.

Aviva Insurance Limited must pay the compensation within 28 days of the date on which we tell it Ms O accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at 8% a year simple. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms O to accept or reject my decision before 30 August 2021.

Sally-Ann Harding
Ombudsman