

### **The complaint**

Mr V complains about Aviva Insurance Limited's handling of a claim he made under his home emergency policy.

### **What happened**

Aviva determined that the boiler was beyond economical repair (BER). Mr V queried why this fault was not identified during earlier repairs. Aviva said the previous issues were identified as leaks and were unrelated to this issue.

Mr V raised concerns that his policy had been cancelled. To which Aviva responded to say it had acted in line with the policy terms.

Mr V also complained that the quote provided by Aviva to install a new boiler was excessive. He thinks the quote should be much lower given the new boiler is supplied free under the policy.

Our investigator decided not to uphold Mr V's complaint. He found no evidence that the heat engine fault should have been identified during the previous repairs. He also found that the terms of the policy say it will cancel in the event the boiler is determined to be BER.

When considering the installation quote, our investigator looked at some comparisons online. He felt these were comparable with Aviva's quote. And that as the company had followed the terms of the policy, it had been fair in its treatment of Mr V.

Mike Waldron  
**Ombudsman**