

The complaint

Ms K is unhappy with the service provided by AWP P&C SA following a claim under her home emergency cover.

What happened

In March 2020 Ms K contacted AWP because she was having problems with her boiler not heating. AWP arranged for an engineer to attend to the problem on 14th March, and Ms K was told it had been fixed.

That same day Ms K noticed her boiler wasn't working again. She contacted AWP, and they advised the engineer was waiting for a quote for a part so that repairs could be completed. Ms K was surprised by this as she wasn't aware that any further work was outstanding.

Ms K tried to contact AWP for an update but was told each time that the engineer was still waiting for the outstanding quote. In the meantime Ms K had no access to hot water or heating. On 20th March AWP advised that they'd received notification that Ms K's boiler was beyond economical repair (BER).

Ms K was unhappy about this as she wasn't given any indication by the first engineer that there were still issues with the boiler at the time of leaving her property. Ms K asked for another engineer to inspect her boiler. This engineer attended to Ms K's boiler on 21 March, and it was fixed on the same day.

Ms K complained to AWP about the level of service provided, including the delays in informing her about the outstanding part that was required, and the misinformation given about her boiler being BER. Ms K explained the difficulties she'd experienced, including having no access to hot water and heating for six days, and the inconvenience in having to chase AWP each time for a response, only to be provided with incorrect information.

AWP responded to Ms K's complaint on 17 April agreeing that the standard of service had fallen below what they'd expect. They explained '*...the boiler required a printed circuit board replacement. In instances such as this, the boiler is likely to require further parts. The decision made by our engineer to deem your boiler beyond economical repair was based on the condition of the boiler at the time of our assistance.*' AWP offered Ms K £125 in recognition of their poor service, and the impact it had had on Ms K.

Ms K was unhappy with this decision, and brought her complaint to this service for investigation. Ms K highlighted the frustration with having to chase AWP over several days, and being without hot water and heating while waiting for AWP to respond. Ms K also explained about the upset and stress caused when she was told her boiler was BER, and how it wasn't until a supervisor at AWP agreed to send another engineer that it was confirmed that the boiler could be fixed and wasn't BER.

The investigator found that the compensation offered by AWP didn't go far enough in recognising the upset caused to Ms K. The investigator recommended AWP pay Ms K a further £75 for the poor service she'd received, and the impact it had had on her.

Ms K accepted the investigator's findings. AWP didn't respond to the investigator's findings. As the complaint couldn't be resolved it's been passed to me for 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.

Having reviewed the evidence I agree with the investigator's outcome on this complaint for broadly the same reasons. I've focused my comments on what I think is relevant. If I haven't commented on any specific point it's because I don't believe it's affected what I think is the right outcome.

Ms K contacted AWP to report a problem, and several days later she was told her boiler was BER. Ms K was caused shock and upset by this, and asked for another engineer to come and inspect her boiler. The second engineer was able to fix the problem on the same day. Ms K had to make several calls before the issue was resolved. This added to what was already a stressful time for Ms K when she was without hot water and central heating. As the above is accepted, the dispute now relates to the award of compensation that should be paid in recognition of what went wrong, and the impact this had on Ms K.

The service provided by AWP fell below the standard we'd expect. Ms K has provided a detailed account about the impact on her wellbeing as a result of not having access to heating and hot water over the days that the repair work wasn't completed when it ought to have been. This was a particularly challenging time as she was in her home without heating and hot water during the colder months, and concerned for her health given the spread of viruses at that time of year.

I can see why Ms K would've been frustrated by the lack of clear diagnosis concerning the problems with her boiler and heating system. It took several days, and separate inspections with different outcomes, before the issue with Ms K's boiler was resolved. This would've added to the inconvenience, and period of delay in sorting matters.

Having considered these events, I think an additional payment of £75 is fair compensation to Ms K for the poor service received from AWP. I say this because it fairly reflects the level of inconvenience Ms K experienced by needing to call AWP a number of times, and the stress caused by the conflicting information she was provided with about her boiler.

Putting things right

The investigator recommended AWP pay £75 in addition to the £125 already offered to recognise the impact on Ms K as a result of the poor service provided by AWP.

I think this compensation is fair and in line with what I would direct in similar circumstances.

I direct AWP to pay a total of £200 (less any compensation already paid) to Ms K in recognition of their poor service, and impact on Ms K.

My final decision

For the reasons provided I uphold this complaint.

AWP P&C SA must follow my directions above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 16 December 2021.

Neeta Karelia
Ombudsman