

## **The complaint**

Mr M has complained about how U K Insurance Limited (UKI) dealt with a claim under a home emergency policy.

## **What happened**

Mr M had a landlord's insurance policy, which included home emergency cover, for a property he owned. He contacted UKI to report a loss of heating and hot water at the property. UKI sent an engineer. The engineer bled the radiators and repressurised the system. The heating and hot water was restored.

A few days later, Mr M contacted UKI again because the boiler had lost pressure. UKI sent an engineer who found a leak. A new part was then fitted. A couple of days later, the boiler had an error message, so UKI, again, sent an engineer. The engineer said a leak detection company would be needed to find the source of the issue. Leak detection wasn't covered by the policy.

Mr M arranged for a leak detection company to visit. That company found a leak coming from a radiator. So, Mr M complained to UKI because he said the UKI engineer should have been able to find source of the leak, rather than him having to pay for a leak detection company to visit.

When UKI replied to the complaint, it said its engineer had carried out a range of work to try and deal with the reported issues. However, the tenants hadn't allowed the engineer to check all of the radiators. It was also appropriate for the engineer to have said a leak detection company was required.

So, Mr M complained to this service. Our investigator didn't uphold the complaint. He said he didn't think the UKI engineer should have found the leak. The engineer only had limited access to the property, as the tenants didn't want him to check all of the radiators. The leak detection company had also used specialist equipment to find the source of the leak.

As Mr M didn't agree, the complaint was referred to me.

## **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 don't uphold this complaint. I will explain why.

From what I've seen, UKI's engineer tried to find the source of the issue with the boiler. However, he reached a point where he had identified there was a leak but was unable to find the source of it. Mr M has said the engineer should have been able to find the leak, as it was from a radiator in the hall and the leak was visible. So, I've thought about this.

Mr M has provided the leak detection report. He also provided a later comment from the leak detection company that said:

*"We spoke yesterday about your leak and I've got a response from the engineer ... saying it wasn't obvious but probably should have been found if a professional plumber was searching for it, so it didn't need our specialist equipment specifically in this instance to find that leak is the main point here."*

I've looked at the report itself. This had a section called "*Description of problem as reported by customer*", which said:

*"Boiler losing pressure, 1.5 bar to 0 within 10 hours. Extension raised flooring, concrete flooring. No sealant as far as aware. 10 radiators. No visible evidence. Boiler itself okay, changed PRV."*

The "*Observations upon arrival*" section said: "*Heating working. Boiler pressure below 1 bar. No obvious signs of a leak.*"

The report went on to say:

*"The heating was drained and pressurised to 1.5 bar for 30 minutes. There was a pressure drop of approximately 0.25 bar over the test period. The heating pipework was then pressurised again, and the ground floor was checked using the acoustic equipment. The sound of the leak was located by the hallway radiator farthest from the front doorway. On further inspection the leak was found to be coming from an area of corrosion on the back of the radiator. A damp area was found on the floor and skirting board at the back of the radiator. The radiator was removed, and the heating system was re-tested at 1.5 bar for 30 minutes. No drop in pressure was observed over the test period. The heating was refilled and checked and found to be working correctly."*

So, based on what the report said, there weren't visible signs of a leak and the leak detection company used acoustic equipment, which was specialist equipment, to find the source of the leak. This identified that it was a radiator in the hallway, which had corrosion on the back of it.

Even though the leak detection company later said a professional plumber should have found the leak by searching for it, I'm not persuaded that was the case. In my view, that isn't consistent with the findings or actions of the leak detection company when it was at the property. It said there weren't any visible signs of a leak and it used specialist equipment to find the source of it. Although, with hindsight, it might have thought it could have been found by other means, the engineer didn't seem to think that at the time and seemed to reach the same conclusion as the UKI engineer, which was that specialist equipment was required to find the leak.

So, thinking about all of the above, I think the way UKI dealt with the claim was reasonable, including saying leak detection was required. As a result, I don't uphold this complaint or require UKI to do anything further.

### **My final decision**

For the reasons I have given, it is my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 March 2022.

Louise O'Sullivan  
**Ombudsman**