

## **The complaint**

Ms C has complained about how Astrenska Insurance Limited (Astrenska) dealt with issues with her boiler under her home emergency policy.

## **What happened**

Ms C contacted Astrenska several times because of issues with her boiler. Astrenska sent engineers, but Ms C remained concerned that her boiler wasn't working and that this had been an issue for over a year.

Ms C complained to Astrenska about a number of issues. When Astrenska replied it didn't identify any issues with how it had handled the claims.

When Ms C complained to this service, our investigator upheld the complaint in part. He said Astrenska had dealt with the claims appropriately. However, it hadn't properly assessed Ms C's complaint and had missed some of the issues. He said Astrenska should pay £50 compensation.

As Ms C 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 uphold this complaint in part. I will explain why.

I'm aware that Ms C previously complained to this service about Astrenska not dealing with noises coming from her boiler. She also complained to this service about the policy premiums. However, both of those issues were different complaints and I won't be dealing with them here.

Ms C contacted Astrenska on several occasions because of issues with her boiler. I've looked at Astrenska's records for each time Ms C requested an engineer. Ms C's boiler seemed to have a pressure issue. An engineer visited and put some sealant in the system to try and fix any leaks. A few months later, another engineer visited because the boiler pressure had dropped again. He carried out a range of checks and topped up the boiler pressure. He then returned the next day and didn't find an issue with the pressure, although he did suggest a leak detection team might be required. He also offered Ms C a heater, which she declined.

From what I've seen, there was then a gap of a few months before Ms C reported another issue with the boiler. When an engineer visited, he found that Ms C had turned the boiler off at the switch by mistake. When he switched it back on, the boiler started working again. Ms C then contacted Astrenska again a few months later because the boiler was making noises. However, the boiler noises don't form part of this complaint.

So, from what I've seen, Astrenska sent engineers when Ms C reported issues with the pressure to her boiler. The engineers seem to have taken steps to try and find the source of any issues, including visiting again to check the pressure. I think that was reasonable in the circumstances

Ms C has explained that she was also concerned about the boiler because of her age and disability. From what I've seen, Astrenska was aware Ms C was vulnerable and it tried to address her concerns. However, when Ms C complained about a range of issues, Astrenska didn't respond to all of her concerns about the boiler. I think this will have added to Ms C's concerns about her boiler and whether she was receiving the appropriate level of service under the policy. As a result, I require Astrenska to pay Ms C £50 for the distress and inconvenience caused to her.

### **Putting things right**

Astrenska should pay Ms C £50 compensation for the distress and inconvenience caused to her.

### **My final decision**

For the reasons I have given, it is my final decision that I uphold this complaint in part. I require Astrenska Insurance Limited to pay Ms C £50 compensation for the distress and inconvenience caused to her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 2 March 2022.

Louise O'Sullivan  
**Ombudsman**