

The complaint

Mr W and Mrs W complain about AWP P&C SA (“AWP”) for its failure to send an engineer in response to his home emergency, leaving him to carry out repairs himself. He wants AWP to pay him compensation reflecting the costs that AWP would have incurred if it had attended.

What happened

Mr W and Mrs W held home emergency cover with AWP. This ought to have provided call out attendance and emergency repair costs following breakdown of his heating and hot water system.

In August 2021, Mr W and Mrs W suffered an issue with their hot water system, during which the water tank fell off the system.

They logged a claim with AWP. AWP agreed to send an engineer out and said it would call Mr W and Mrs W back shortly.

When no response was received from AWP, and no engineer attended, Mr W undertook repairs himself.

Mr W and Mrs W complained to AWP. AWP responded upholding the complaint and offering Mr W and Mrs W £100 compensation for its failure to contact them or to send out an engineer.

Mr W and Mrs W were not happy with this and contacted us.

Our investigator has looked into this matter and thought that AWP ought to do more to put matters right. He considered that AWP ought to pay Mr W and Mrs W £300 compensation for their distress and inconvenience.

AWP has not responded to the investigation to indicate whether it accepts this view. Mr W and Mrs W think that the compensation ought to be increased due to AWP not responding.

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.

I appreciate the context of this complaint, in that Mr W and Mrs W took out home emergency cover for peace of mind and Mr W had been recovering from illness so was less able than previously to respond to problems like this. In this instance there is no dispute over the facts and AWP has accepted that it did not attend Mr W and Mrs W’s home when it ought to have done.

My colleague has explained the way we look at complaints and that this is not intended to punish businesses for doing things wrong. They also explained the way we look at compensation, including financial effects and distress and inconvenience.

I agree with all that my colleague has said in this regard and I agree with their assessment of compensation. I think that £300 in total is fair and reasonable when considering the distress and inconvenience Mr W and Mrs W were caused.

I appreciate that Mr W and Mrs W feel that by not responding to the view that AWP have made this worse, and so ought to pay more compensation. I do not agree, however, and I feel that the level of compensation put forward by my colleague remains appropriate and in line with other awards we would make in similar circumstances.

Putting things right

I therefore uphold Mr W and Mrs W's complaint and direct that AWP pay to them a total of £300 compensation for their distress and inconvenience. AWP may deduct from the payment now due any compensation it has already paid to Mr W and Mrs W.

My final decision

For the reasons given above, I uphold Mr W and Mrs W's complaint and direct AWP P&C SA to pay to them a total of £300 compensation for their distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W and Mrs W to accept or reject my decision before 22 June 2022.

Laura Garvin-Smith
Ombudsman