

The complaint

Ms G has complained about the approach taken by Aviva Insurance Limited ('Aviva') regarding boiler replacement under her home emergency insurance policy.

There are parties connected to Aviva who have been involved in this case, however for ease of reference, I refer to Aviva only in this provisional decision.

What happened

Ms G held an insurance policy with Aviva at the relevant time. Her policy had been automatically renewed in April 2020. The policy covered her for gas central heating breakdown cover as well as an annual gas boiler service. In November 2020, Ms G's boiler was due for a service. Following their visit, Aviva's engineer deemed the boiler to be beyond economical repair ('BER'). The following day, Aviva contacted Ms G to confirm that the boiler would be replaced. Ms G was unhappy with the replacement quote and didn't consider this to be a like for like offer. Aviva also said that Ms G would have to pay for the installation cost as the boiler was over seven years old. Aviva subsequently cancelled the insurance policy.

In early January 2021, Ms G was again in contact with Aviva and it explained that Ms G would be notified of the installation cost, however Ms G says that she heard nothing further. In mid-February, Aviva's boiler supplier telephoned to arrange a visit. A week later, Aviva explained that it wouldn't be replacing Ms G's boiler with an identical boiler, but with a boiler supplied by the company with whom it had an agreement. Ms G was unhappy and identified two new versions of the existing boiler and asked for one of these be supplied. Aviva then gave Ms G the option to purchase her own boiler with Aviva contributing to the cost of the boiler but not installation. There has since been a deadlock as to the way forward.

Towards the end of March 2021, Ms G wrote to complain to Aviva about the delay in provision of a replacement boiler. She also complained about its failure to provide temporary electric heaters in accordance with the policy terms and conditions. She again referred to her preferred make and models or a boiler which provided the same heating and hot water requirements as her existing boiler. She also offered to purchase the boiler herself if Aviva provided the funds upfront as she'd sourced a boiler of similar specification to her existing one. In May 2021, representatives from Aviva's boiler supplier visited Ms G's property to progress matters however the deadlock continued. Ms G followed up her previous correspondence in June and July 2021 and complained that Aviva was responsible for the boiler installation as her existing boiler was only six years old when it was deemed to be BER. She also made a request for compensation.

Ms G remained unhappy with Aviva's response to her complaint. She therefore referred her complaint to this service. Our investigator didn't uphold Ms G's complaint and considered that Aviva had acted fairly and reasonably in accepting its engineer's view that the boiler offered by Aviva met the needs for a replacement boiler. She also took the view that it hadn't been unfair or unreasonable for Aviva to decline to meet the cost of installation for Ms G's chosen alternatives. This was because, under the policy, installation costs would be paid if the boiler was less than seven years old. From our investigator's further enquiries, the manufacturer of the boiler had indicated that the only way they could be certain of date of

manufacture was from looking at the commissioning document from the time the boiler was installed. Our investigator therefore said that unfortunately, she couldn't be sure if the boiler was less than seven years old, and in the circumstances, she didn't think she could fairly ask Aviva to pay the installation costs.

Our investigator did however uphold one of the elements of claim relating to temporary heaters. She said that Ms G should send Aviva the receipts for the temporary heaters and pay for a minimum of two heaters and pay interest on them from the date they were purchased. She also thought that, although it wasn't specified in the policy, that Aviva should pay for electricity used by the temporary heaters for the period between January to March 2021 where she felt that Aviva were responsible for delays, again with interest.

Ms G remained unhappy with the outcome of her complaint and the matter was therefore referred to me to make a final decision in my role as Ombudsman. In August 2022, I issued a provisional decision for this complaint and explained why I was minded to uphold the complaint as follows; -

'The key issue for me to determine is whether Aviva applied the terms and conditions of Ms G's policy and provided its service in a fair and reasonable manner. The starting point for my consideration will therefore be the specific terms and conditions in the policy document. These state as follows: -

Under the heading of what is insured in relation to the gas boiler, it states: -

'Beyond Economical Repair (BER)

*...If the boiler is BER and the boiler is under 7 years of age, we will replace it
If the boiler is over 7 years of age we will source, replace and install a new boiler, but you will be required to pay for the installation costs*

Beyond Economical Repair (BER)... Upon making a claim, the total cost of parts (including VAT) required to repair the boiler will be determined by us using reputable suppliers if this cost exceeds 85% of the manufacturer's current retail price (or if this is not available, the average current retail price available through leading UK suppliers) for a boiler of the same or similar make and model to your boiler or the then current version of your boiler, it will be deemed to be BER.

Temporary heaters: We will deliver two temporary electrical heaters to your home, in the event that we are unable to attend within the same day or next day of your claim being raised. The heaters will not have to be returned to us. Any and all costs relating to the use of the heaters are not covered by us or the underwriter. Please bear in mind that these heaters are only temporary and should not be used as a permanent source of heating.

Obsolete parts and BER - after 6 months - if upon making a claim after the first 6 months of adding a boiler product to your agreement, your boiler is deemed to be BER or the parts required to fix your boiler are obsolete and the boiler is less than 7 years old, we will source, replace and install a new boiler. If the boiler is deemed beyond economical repair and is 7 years or older, we will source, replace and install a new boiler but you will be required to pay the installation costs. We will provide for you, a quote for this work. The new boiler will provide the same heating and hot water requirements as your existing boiler and will match your existing type of boiler e.g a combination boiler will be replaced with a combination boiler and a 'heat only' boiler will be replaced with a 'heat only' boiler. The boiler will be a modern boiler of a sufficient size for your property. It will not be like for like replacement of the existing boiler and we cannot guarantee that the replacement boiler will be fitted in the same place. Replacements will meet all current statutory requirements and system upgrade costs are not included.

If we are unable to contact you once your boiler has been deemed BER, we will write to inform you, giving you 14 days to contact us to advise us if you wish to proceed with a replacement boiler and installation with HomeServe. Once your boiler has been replaced or if you have not contacted us, you will be transferred to a similar policy without cover for your gas boiler...If a similar policy without gas boiler and/or gas central heating is not available, your policy will be cancelled in accordance with the procedure outlined in section A, under the heading 'How can my policy be cancelled?'

Ms G has set out the different elements of her complaint. On the key issue, Ms G was unhappy with what she considered to be Aviva's failure to progress her claim in relation to installation of a replacement boiler under the terms and conditions of her policy. She expected the following: - 'the new boiler will provide the same heating and hot water requirements as my existing boiler'. She said that Aviva told her that a replacement boiler would only be supplied from a company with whom Aviva had an agreement, although this had not been explained in the policy.

She said that Aviva had incorrectly stated that her boiler was 16 years old and due to the provisions of the policy, that she was responsible for the installation costs for a new boiler. Ms G states that the boiler was six years old at the date that Aviva deemed it to be BER and not 16. She produced an e-mail from the manufacturer dated June 2021 which confirmed that it was manufactured towards the end of 2014. Ms G has since produced another e-mail from the manufacturer which confirms this point. It states that the relevant serial number; 'was manufactured in the 49th week of 2014. The manufacturing date is not on the commissioning documents. Serial numbers/Data Plates are put on boilers at manufacturing and are each individual to every single boiler'.

Ms G was unhappy with the replacement boiler identified by Aviva. She didn't think it was equivalent to her existing boiler and she thought it would be costly to maintain. According to her research, it exceeded the kilowattage of her existing boiler. She also considered that it wasn't a new type of boiler and was manufactured in around 2013. As to the boilers she'd brought to Aviva's attention, she said these were very likely to have similar components to her existing boiler which she thought would easily connect to existing pipe work and therefore be easier and more cost-effective to install. Ultimately, she sourced a boiler with an output close to that of her existing boiler at a cost of just over £2,500 plus VAT.

Ms G stated that no temporary electric heaters were offered as specified in the policy and she had to source her own heaters. Ms G also stated that she and her family had to incur extra electricity costs through the winter months as a result.

As to service issues, Ms G denied that she'd been called three times in December 2020 by Aviva's boiler supplier about a possible appointment and that there were no missed calls. She maintained that Aviva's representative said that its engineer wasn't qualified to declare the boiler to be BER. She also complained about the service provided by Aviva and the way her claim was handled. She felt that 'that more importance has been given to saving costs rather than providing good customer service'. She complained about the lack of consideration given to the fact that she and her family had been without heating for eight months.

Ms G also thought that Aviva failed to explain who was responsible for dealing with installation of a replacement boiler. She also felt that there was a lack of clarity with different persons and departments involved on each contact so that she had to re-explain everything at length. She said that Aviva failed to pass her complaint to senior staff and that she'd had no communication following a number of complaints to Aviva's customer services. In summary, she felt that Aviva was entirely responsible for the delay over many months.

Ms G described the conditions that she and her family faced. She said that they were without a boiler throughout the coldest months of the year. Her family included two vulnerable persons who were affected by the lack of heating;- 'The unresolved situation has caused me and my family extreme discomfort and inconvenience during the very cold period of November 2020 to April 2021 and continuing to date. To date we are not able to comfortably use areas of the house, in particular the living/dining room, because of lack of heating.'

Finally, Ms G didn't consider that Aviva should have cancelled her policy and felt that this constituted a breach of contract. In summary, Ms G wished to be reimbursed for the cost of the new boiler which she'd been able to source. She said she was willing to arrange installation at a total cost of nearly £3,420 including VAT. She was also looking to receive compensation of £4,800, increasing by £600 per month until the matter was resolved for the additional expense, discomfort and inconvenience suffered. She hadn't accepted Aviva's offer of compensation of £360 as she said that the issue of the replacement boiler and installation was yet to be resolved.

Aviva's final response letter referred to some of the above issues. It said that its boiler suppliers had tried to call Ms G on three occasions in December 2020 to arrange an appointment to carry out a survey. It said that it had also experienced similar difficulties in trying to contact Ms G. As to the discussion in January 2021, this was regarding a separate matter. When Ms G contacted them in mid-February 2021, the suppliers advised Aviva that Ms G refused the survey and told them the make of boiler she wanted, however she eventually agreed for a survey to be carried out in April 2021. It acknowledged that Ms G wasn't offered temporary heaters and it asked for these receipts 'to assess this for a reimbursement.' It stated that the engineer who deemed the boiler BER was qualified to do so and that this was a part of their job.

As to the policy, Aviva maintained that the terms and conditions of the policy entitled it to cancel the policy following a BER event. It apologised for any delays in its boiler supplier contacting Ms G and it had asked her to contact the suppliers herself to discuss next steps. Alternatively, it advised that should Ms G; 'wish for a boiler to be installed by a private engineer she would need to send us her invoice for us to contribute towards the cost of the boiler only (this is all we are obliged to offer under the policy). It was explained that the payment awarded would be based on the boiler we would have installed under the claim.' Aviva said it was happy to contribute towards the cost of a new boiler, up to the amount it would have incurred for the boiler it was looking to provide, although it said it would need to:- 'assess a copy of the engineers report or invoice to provide the contribution'. Aviva have now indicated that they will pay any installation costs Ms G has incurred. It says it will not, however, pay for any system changes or upgrades which may have been carried out.

Aviva's case notes show that its representative stated that she wouldn't have advised that the engineer wasn't qualified to deem a boiler BER as this was their job. She said that it may have been mentioned that they are not surveyors and which boiler to offer was a matter for a surveyor to advise once a survey was done. The notes indicate that Ms G didn't want the survey to be carried out as she wanted a different make of boiler and the job was therefore closed. As for installation, it acknowledged that even for the boiler recommended by the boiler suppliers, 'they do not have an engineer in your area to fit the boiler so you would have to get a private engineer to install yourself'.

With regard to the age of the boiler, Aviva also contacted the manufacturer which stated that it considered that the serial number was incorrect as the numbers they use consisted of a mixture of letters and numbers. Its response stated as follows: - 'I have enquired and the boiler was [e]ither manufactured wk44 2010 or in 2014, the serial and number ageing convention of the time is difficult to interpret 100% which one it is. The original

commissioning document if still with the unit/on file would give the actual commissioning date for when the boiler was originally put into use.'

As to service issues, Aviva said it would apologise if its representative advised that the boiler supplier didn't offer boilers over 32kw, as this was not the case. It also agreed there had been a delay with the supplier booking an appointment following Ms G saying she was happy for the survey to be carried out. An inspection finally took place in May 2021 when a particular boiler was recommended, on a supply-only basis due to a lack of suitable engineers in the area. Due to the delays experienced during the claim and the inconvenience this caused, Aviva said it had offered £360 in compensation. It didn't accept however that it was responsible for all delays.

I've considered all the documents and submissions from the parties in the light of the policy terms and conditions and now provide my provisional conclusions on the various elements of Ms G's complaint as underlined below: -

Replacement boiler

Firstly, I note that Ms G has questioned whether the boiler was beyond economical repair ('BER'). On the available evidence, I accept however that the engineer was qualified to reach the judgment that the boiler was BER.

I understand that Ms G has now sourced a new boiler which is to her satisfaction. Aviva have agreed to pay a sum towards the purchase of this boiler. This sum being the cost of the boiler which it had proposed for the property. The policy does not require Aviva to provide the option of payment of a contribution towards a boiler of the policy holder's choice of boiler rather than provision of the insurer's recommended boiler. I'm satisfied that Aviva has acted in a fair and reasonable manner by providing this option in the circumstances.

As to the replacement boiler recommended by Aviva, provisionally, I'm satisfied that Aviva was acting within its policy terms to recommend a boiler made by a different manufacturer to the original boiler. Under the provisions of the policy, Aviva needed to supply a boiler which provided the same heating and hot water requirements as the existing boiler. Aviva's engineer recommended a boiler which it says is: - '...a modern boiler of a sufficient size for your property. It will not be like for like replacement of the existing boiler. Based on the available evidence and the only available expert report, I can't say that Aviva acted in an unfair or unreasonable manner in recommending the boiler in question and in applying the terms and conditions of the policy in this manner.

This is because the expert who attended Ms G's property provided an expert opinion/report as to suitability of a certain boiler for Ms G's property. This is the central question and the terms and conditions of the policy are clear that a like for like replacement will not necessarily be supplied. What needs to be supplied is a boiler which is sufficient for the property, to provide the same heating and hot water capabilities as the existing boiler. It's clear that the boiler offered by Aviva didn't meet with Ms G's approval and she has supplied negative reviews for the boiler. Without authoritative expert evidence that the recommended boiler wasn't suitable however, I'm unable to say that it was unreasonable for Aviva to have offered this option and I consider that it was fair for Aviva to rely on the recommendations for a replacement boiler.

As Aviva had indicated that it would be content to contribute towards Ms G's preferred boiler, I consider that this was a fair and reasonable response to her complaint.

Installation of new boiler

It's noted that Aviva had initially stated that it couldn't install a boiler in any event due to lack of engineers in the area and Mrs G had said that she would be happy to arrange for installation. The outstanding issue had been the issue of the cost of installation, although Aviva has since indicated that it would meet these costs.

It seems however that boiler installation is yet to happen, due to the on-going disagreement as to who would be responsible for physical installation as well as the cost of installation. It's most unfortunate that the manufacturer provided conflicting information to the parties about the date of manufacture of Ms G's existing boiler. It's also unfortunate that there was conflicting information about the importance or otherwise of a commissioning document to pinpoint the relevant date. Although the manufacturers have told both Aviva and our Investigator that the date of manufacture could have been 2010 or 2014, it has since indicated that 2014 is the probable date of manufacture. On the balance of probabilities therefore, I provisionally conclude that manufacture took place in 2014 and that the boiler was less than seven years old when it was declared BER by Aviva's engineer. This is because the manufacturer has explained the more recent serial number convention used by the company which is consistent with its written evidence on two occasions that 2014 was the date of manufacture.

The consequences of this are that, in accordance with the terms and conditions of the policy, Aviva are responsible for installation and installation costs of a replacement boiler. As Aviva has agreed to pay an appropriate contribution towards Ms G's selected boiler, I consider that it would be fair and reasonable for it to also cover the reasonable costs of installation, notwithstanding Ms G's preferred make of boiler.

Temporary radiators

It's clear from the terms and conditions of the policy that Aviva should have delivered two temporary radiators in the circumstances which arose. This didn't happen and Ms G and her family had to source these themselves. In the circumstances it's fair and reasonable that Aviva should cover the cost of two radiators. Regardless of apportionment of responsibility for delay, I accept that radiators would have been required for some period and I agree with our investigator that a fair outcome in this respect would be to reimburse Ms G for two temporary heaters as per the policy terms with interest from the date that these were purchased. I also agree with our investigator that, although not specified in the policy that Aviva should pay an appropriate proportion of the electricity costs reasonably attributable to the use of two temporary heaters, however I consider that this should be for December 2020 to March 2021.

Standards of service

I have sympathy for the ordeal which Ms G and her family have endured here. I'm satisfied that some of this ordeal has been caused by the delays caused by Aviva failing to provide a clear, proactive and prompt solution in November and December 2020. In the light of my findings on the key issues however, what I cannot say that all of the difficulties Ms G and her family have endured are due to the lack of action by Aviva and there have been communication issues on both sides.

Where a boiler fails, and an engineer deems the boiler to be BER, a new boiler then needs to be agreed upon, sourced and installed and I acknowledge that this can take some time. The very lengthy delay in this case however arises due to a fundamental difference of understanding as to the meaning of the policy terms and conditions. The insurer ultimately has the right to choose the make of an appropriate boiler, following the advice of its qualified engineers and surveyors. Offering Ms G the solution of purchasing her own boiler was a fair and reasonable solution and so it wouldn't be fair and reasonable to award compensation for

this element of Ms G's service complaint or the delays attributable to this dispute.

Again, on a provisional basis, I note as above that Aviva failed to arrange installation or pay for installation in accordance with the policy. Although this was partly due to the conflicting evidence supplied by the manufacturer, I consider that Aviva could have done more to establish the correct position from the outset. In the circumstances and due to the cost of installation, it's unsurprising that this issue led to a continued deadlock. I consider that this failure to make reasonable enquiries did add to the delay in resolving this issue and added to the distress and inconvenience caused to Ms G and her family.

As to the alleged calls made by Aviva's representatives in December 2020, I've received no call recordings or notes in their regard and make no formal finding. On the balance of probabilities however I accept that some attempt at contact was made. Nevertheless, I don't consider that enough was done to ensure that the replacement of Ms G's boiler was being progressed or that Aviva was ensuring that they at least provided temporary radiators over the coldest months. Nor do I consider that Aviva provided adequate support to its policy holder during this initial period.

I accept that the telephone discussion in early January 2021 may have been about a separate matter to the one under consideration here. On balance however, I consider that Aviva told Ms G that its representatives would be in contact with her about a quote for a boiler and that this didn't happen. Again, I consider that this service failure added to the concerns and delays.

On the question of cancellation of the policy, I don't consider in the circumstances and on the basis of the terms and conditions of the policy that it was appropriate for Aviva to have automatically cancelled Ms G's policy and this will have caused further concern and distress.

Finally, Ms G felt that the compensation of £360 offered by Aviva didn't recognise the distress experienced due to lack of heating for her family as well as the distress caused by this protracted dispute. I recognise that the policy holder does have to take measures to progress their own claim. In summary however and on a provisional basis, I consider that a significant proportion of the delay was due to a failure by Aviva to ensure clarity and coordination to resolve the issues, and a failure to fairly and reasonably apply the terms and conditions of the policy.

My provisional conclusion in all the circumstances is that I'm minded to uphold the majority of the elements of Ms G's complaint. I consider that Aviva should, in addition to providing an appropriate contribution towards the cost of her new boiler, install the boiler or meet the reasonable costs of installation. I consider that it should also meet the cost of purchasing two temporary heaters and the cost of running them during December 2020 to March 2021. I note Aviva's apology and offer of compensation of £360. I don't consider that this adequately compensates for the delays and lack of clarity and co-ordination in progressing this matter as well as inappropriate policy cancellation.

I consider that these failures have caused additional distress and inconvenience over and above that which inevitably occurs if a boiler is deemed BER and I propose to award compensation in the sum of £650 for these aspects of Ms G's complaint. On a provisional basis, I consider this to be the fair and reasonable outcome in all the circumstances.'

In my provisional decision, I asked both Ms G and Aviva if they had any further comments or evidence which they would like me to consider before I made a final 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.

Ms G provided detailed submissions for my consideration. Firstly, Ms G repeated some of the terms and conditions of the policy, noting that it was a legally binding contract. She requested that Aviva be required to pay the full cost of a replacement boiler as well as the reasonable cost of its installation. She also requested compensation of £650 for the period from December 2020 to March 2021 as well as £650 for the period October 2021 to May 2022 for distress and inconvenience caused.

Ms G said there was an extra cost incurred from the use of electricity in place of gas, to include the costs of running the immersion heater for the hot water cylinder from December 2020 to May 2022. She requested compensation for the reasonable costs of repair or replacement following damage to radiators, radiator valves, interconnecting pipework and the central heating pump *'caused as a result of inordinate delay in complying with the Terms and Conditions...'* She requested payment of 8% a year simple interest from the dates she paid for a replacement boiler and installation, the two radiator heaters and additional heaters, as well as electricity to the date of settlement.

Ms G additionally noted that Aviva had quoted for a 42kw boiler whereas the suitable replacement boiler was a 46kw boiler. She said that it wasn't possible for two heaters to replace the heating requirements of the 20 affected radiators and large rooms. Finally, Ms G stated that Aviva delayed taking action from mid-February to May 2021 and confirmed in July 2021 that they wouldn't install the boiler which she said was a breach of contract. Added to this, she said there was a lack of communication from Aviva despite her letters to it and its representatives.

I've carefully considered all of the further submissions and additional information. This does not however alter my provisional decision and the steps I require Aviva to take in providing a contribution towards the cost of the new boiler. In coming to this conclusion, I've considered whether there is any additional evidence of lack of suitability of the boiler recommended by Aviva, however this is not the case. My final conclusion on this point is therefore; *'Without authoritative expert evidence that the recommended boiler wasn't suitable..., I'm unable to say that it was unreasonable for Aviva to have offered this option and I consider that it was fair for Aviva to rely on the recommendations for a replacement boiler'*.

As to the costs of installation, this had been recognised in the requirements upon Aviva in the provisional decision; *'I consider that it would be fair and reasonable for it to also cover the reasonable costs of installation, notwithstanding Ms G's preferred make of boiler.'* I see no reason therefore to alter my provisional conclusion as to installation.

With regard to temporary radiators, I appreciate that Ms G was insuring a large property with Aviva and that the impact of lack of heating would be greater in a large property rather than a small property. Unfortunately for Ms G, the terms and conditions of the policy didn't differentiate between properties in this respect. They were clear as to what should have been provided following the events that occurred here and I don't consider that it would be fair or reasonable to require Aviva to reimburse Ms G the cost of additional appliances.

I'm satisfied that Aviva should pay an appropriate proportion of the electricity costs reasonably attributable to the use of two temporary heaters from December 2020 to March 2021 only. I don't consider that this should extend to use of electricity generally such as the costs of running an immersion heater. Whilst electricity costs are likely to have increased, the cost of gas usage is likely to have reduced. Aviva has asked what would be deemed an

appropriate proportion reasonably attributable to the use of two temporary heaters. As Ms G is required to produce a receipt or invoice for two temporary heaters, the specifications for such heaters should allow Aviva to calculate a reasonable figure for the proportion of electricity costs attributable to their use during winter months.

As to Ms G's request for further compensation for damage to radiators, radiator valves, pipework and central heating pump, I'm not persuaded that there is evidence of such damage. If there was any such damage, I don't consider that it could be attributed to Aviva's handling of this matter. As for the request for additional compensation generally, there were other factors at play such as the role of the manufacturer. I've also noted that there were communication issues on both sides. I therefore consider that the level of compensation noted in the provisional decision has been set at an appropriate level.

In conclusion, and subject to the points noted above, I remain satisfied that the provisional decision provides a fair and reasonable outcome to the matter and I uphold Ms G's complaint on that basis as follows.

My final decision

For the reasons given above, I uphold Ms G's complaint and require Aviva Insurance Limited to do the following: -

- to pay a contribution towards Ms G's replacement boiler on production of a receipt or invoice for the same within 28 days of her acceptance of a Final Decision. The contribution to represent the cost of the boiler recommended by Aviva's representative
- either to arrange for installation itself or to pay the reasonable installation costs of Ms G's replacement boiler on production of a receipt or invoice within 28 days of her acceptance of a Final Decision.
- to pay the cost of two radiators on production of a receipt or invoice within 28 days of acceptance of a Final Decision and supply of the relevant receipts from Ms G.
- to pay an appropriate proportion of electricity costs reasonably attributable to the use of temporary heaters for December 2020 to March 2021 on production of electricity bills within 28 days of acceptance of a Final Decision
- to pay 8% a year simple interest from the dates Ms G paid for the replacement boiler, installation (if this has already occurred), two radiators as well electricity, to the date of settlement.
- to pay compensation in the sum of £650 for distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 7 October 2022.

Claire Jones
Ombudsman