

The complaint

Mr P complains that Royal & Sun Alliance Insurance Limited (RSA) treated him unfairly when he claimed on his home emergency policy for boiler repairs.

What happened

Mr P's boiler was assessed by an engineer due to a leak. They recommended what they thought were the necessary repairs. Following that a second engineer assessed the boiler, this time one from the manufacturer. The second engineer condemned the boiler as being beyond economical repair.

Mr P says the second engineer shouldn't have condemned the boiler. He believes they caused irreparable damage to it – possibly to avoid having to carry out the repair.

RSA looked into Mr P's concerns, but were reassured by the second engineer that the correct course of action had been taken.

Mr P remained unhappy with that and brought his case to our service. An investigator here looked into it, but felt that RSA had acted appropriately. Mr P disagreed, so the matter was passed to me to decide.

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'm sorry to disappoint Mr P, but I don't think he's been treated unfairly. My decision may come across as relatively short for a matter that clearly means a lot to him. That isn't intended as a discourtesy, it simply reflects the informal nature of our service.

First of all, I want to make clear that I am not an expert in boilers or boiler repairs. What's for me to consider is whether or not RSA acted appropriately in relying upon what the engineers told them. RSA have provided evidence to show that the first engineer referred to side panels showing distress – although I acknowledge that he didn't condemn the boiler.

RSA have also provided evidence from the manufacturer of the boiler to say that they believed it was beyond economic repair and so would need to be replaced. They also cited the side casing as part of the reason for this. And it was described as being dangerous too.

While I appreciate that Mr P disagrees with this, I don't find it to be unreasonable for RSA to have relied upon the information they've been provided with. I'm aware Mr P believes there may have been some form of misconduct, but I haven't seen enough to be able to agree that is the case.

I also acknowledge that Mr P has provided photos which he believes counter what the second engineer has said about corrosion. But, as I've explained, I am not an expert in boilers and, without more persuasive evidence to the contrary, I maintain that it's reasonable for RSA to have relied upon those who are employed in that field.

And I find the results of an in-person inspection to be more persuasive than photos.

My final decision

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 P to accept or reject my decision before 16 March 2023.

Will Weston
Ombudsman