

The complaint

Mr B complains about the way Royal & Sun Alliance Insurance Limited ["RSA"] has handled a claim he's made on his home emergency insurance policy.

What happened

Mr B is represented by a third party in bringing this complaint. References I make to Mr B and RSA includes respective agents or representatives unless specified otherwise.

The background to this complaint is well known to the parties so I've provided a summary here.

- Mr B has a home emergency insurance policy to provide cover for certain risks relating to his boiler. The policy is underwritten by RSA and so its responsible for this complaint.
- Mr B reported problems with his boiler - which had resulted in in no hot water and no central heating - to RSA.
- RSA arranged for someone to call the same day to look at the problem but Mr B says they didn't turn up and over the next few days he had to make repeated calls to RSA to chase for progress and resolution of the issue. He says he dealt with six different contractors before the problem was resolved and was unhappy he had to pay a £95 call out fee after the poor service he experienced.
- He complained to RSA but it didn't provide a full response, only referring him to this Service. He raised a complaint with us and our Investigator asked RSA to provide its side of the story but it didn't respond despite reminders.
- Based on the information Mr B had provided, the Investigator upheld the complaint and awarded £150 compensation to recognise the impact of RSA's failings on Mr B. RSA didn't respond to his findings, so the case has been given to me to make a 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.

- This Service invited RSA to submit evidence and comments in support of its position on 24 November 2022. Our Investigator issued a reminder to RSA on 12 December 2022 and said, if nothing was received, he would reach his conclusions based on the evidence he did have.
- He issued his findings on 22 December 2022 and asked Mr B and RSA for comments. Mr B accepted the recommended settlement but RSA didn't respond. So, the Investigator gave the parties one further chance to submit comments, explaining

that he would put the case before an Ombudsman for a final decision once the deadline expired, which it now has.

- Overall, I'm satisfied RSA has had ample time to provide any comments and evidence it wished to. In the absence of it doing so, I have little option other than to reach my decision on the basis of the limited evidence available to me.
- Mr B explained he first reported the boiler problem to RSA on 1 May 2022 and was promised a same day visit by an engineer. No-one arrived by the agreed time so he chased RSA and was told another engineer would attend but they also didn't arrive.
- After further contact with RSA, a new appointment was booked for the next day but when the engineer arrived he didn't know about Mr B's type of boiler. Eventually, having sought advice from a colleague, the engineer concluded the printed circuit board needed replacing. This needed ordering and fitting by another engineer but the earliest appointment was on the sixth day after Mr B originally reported the problem. Mr B was without hot water and heating during this time until the problem was fixed.
- Mr B has explained that, due to his age, he feels the cold and this period of time with no heating was unpleasant for him. He was also unhappy about being unable to attend to personal hygiene in the absence of hot water. He found the repeated calls to RSA and dealing with six of its agents very stressful too. It's clear to me Mr B has been let down by RSA's poor service and delays.
- I think RSA should pay Mr B £150 for the distress and inconvenience it caused through its poor service and delays.

My final decision

My final decision is that I uphold this complaint and direct Royal & Sun Alliance Insurance Limited to pay Mr B £150 for the distress and inconvenience it caused him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 February 2023.

Paul Phillips
Ombudsman