

The complaint

Miss T complained about how Aviva Insurance Limited (Aviva) dealt with a claim under a home emergency policy.

What happened

Miss T contacted Aviva to send an engineer to deal with a boiler fault. The engineer visited a couple of days later and found a part needed to be replaced. However, the part was obsolete. Miss T was told the boiler could be replaced free of charge under the policy if she paid the installation costs. It took several more days for the boiler to be installed.

Miss T complained as she said she had to chase at each stage to progress her claim. She also said she was left without heating and hot water and was a vulnerable customer. When Aviva replied, it said Miss T should have been informed of the obsolete parts earlier than she was and there were longer call waiting times than normal. It said people should have been as helpful as possible when they spoke to Miss T and it also took a lot longer than it should have to install the boiler. It offered £190 compensation.

When Miss T complained to this service, our investigator upheld the complaint. She said Miss T told Aviva she had been without heating and hot water for 22 days. Miss T was a vulnerable customer with health issues and it was a cold time of year. She said Aviva should pay a total of £400 compensation.

As Aviva 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. I will explain why.

Miss T first contacted Aviva at the beginning of the week before Christmas to report an issue with her boiler. An engineer visited a couple of days later, but couldn't source the required part. So, the boiler was replaced under the policy. It doesn't seem to be in dispute that Miss T didn't have heating and hot water for more than three weeks from when she first reported the issue to when the boiler was then installed. Aviva also seemed to accept Miss T had to follow up to progress the claim and that there were issues with doing so. It has told this service, it thinks the claim, from beginning to end, took nine days longer than it should have, but that £400 is an excessive amount, even for a vulnerable customer.

So, I've thought about this. I think any customer who doesn't have heating or hot water for about three weeks is going to face a fair degree of inconvenience and discomfort. Miss T was a vulnerable customer with health conditions that were likely to be affected by a lack of heating and hot water. Aviva has also noted that there were bank holidays over the Christmas period, which impacted the ability to progress the boiler installation. Although I'm mindful of that, Aviva also accepted it should have taken action more promptly when its

engineer found that parts were obsolete. Because it didn't do so, it meant no progress was made until much closer to Christmas and, even then, only after Miss T chased for updates.

I think the overall handling of the claim was poor and that Miss T's claim wasn't progressed with any clear sense of urgency or sensitivity, taking into she was a vulnerable customer without heating and hot water at a cold time of year. It was also commonly known information that there were bank holidays in the days ahead, which meant delays in the week before Christmas might make it harder to promptly resolve issues. I think this increased the need to progress the claim as promptly as possible, but Aviva didn't do so.

So, thinking about all of the above, I think Aviva should pay a total of £400 compensation, which includes the £190 it previously offered. I think this more fairly reflects the impact on Miss T of the delays in progressing her claim.

I'm aware Miss T was also concerned by the installation cost of the boiler. However, I haven't seen evidence this was part of the complaint made to Aviva, so I am unable to comment on this. Miss T would need to raise this with Aviva, so it can consider it.

Putting things right

Aviva should pay Miss T a total of £400 compensation, which includes the £190 it previously offered.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require Aviva Insurance Limited to pay Miss T a total of £400 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 26 July 2023.

Louise O'Sullivan
Ombudsman