

## The complaint

Mr W complains about Helvetia Global Solutions Ltd ('Helvetia')'s handling of a claim on his home emergency insurance.

Mr W's policy is administered by a third-party company on Helvetia's behalf and all his correspondence has been with this company. However, Helvetia is the policy underwriter, so his complaint is against Helvetia. Any reference to Helvetia in my decision includes its agents, including the policy administrator.

## What happened

Mr W had a Helvetia home emergency insurance policy. In March 2022, he reported a boiler leak. Helvetia sent an engineer to Mr W's home on 9 March 2022. This engineer (who I'll refer to in this decision as 'K') said he couldn't access the boiler. Helvetia asked Mr W to remove the obstruction.

Mr W disputed this, explained why access wasn't an issue, and asked for a second opinion. A second engineer attended on 23 March, agreed he could access the boiler safely, inspected it, and ordered new parts. He returned to fit these on 6 April 2022, fixing the leak.

Mr W continued to experience problems with his boiler and central heating system over the next six months, as follows:

- 19 May. Mr W reported a drop in boiler pressure. Engineer scheduled for 20 May but cancelled by Mr W due to availability. Engineer attended 7 June. He repressurised the expansion vessel, tested the boiler, and was satisfied that the pressure issue was resolved.
- 28 July. Mr W told Helvetia the issue with his boiler wasn't resolved. Engineer scheduled for 1 August but cancelled by Mr W because K was the engineer instructed. Another engineer attended 6 August and said two thermostatic radiator valves ('trv') in the hallway and living room radiators had to be replaced due to a "*Slow leak on valves*". K instructed but cancelled by Mr W. Another engineer attended 15 August: "*Replaced lockshield on hallway and dining room radiators.*"
- 31 August. Mr W reported a leak from a radiator, causing water to pool on the floor. Engineer attended 1 September, recommended the radiator be replaced, and made a temporary repair.
- 3 October. Mr W reported a boiler pressure issue. Engineer scheduled for 15 October but cancelled by Mr W. Rescheduled for 18 October, cancelled by Mr W. Engineer attended 24 October: "*Replaced leaking Trv with lockshield valve*".

On 13 September 2022, Helvetia offered to cancel Mr W's policy immediately without penalty, to refund his premium for the year (£174), refund the call-out fee (£95), and pay £85 to apologise for its service failings.

Mr W complained to this service. He said, in summary:

- K was rude and unhelpful. He refused to carry out repairs because he said the boiler didn't meet safety regulations when this wasn't true.
- The delays – as well as Mr W's need to be out of the country for work – meant the leak wasn't repaired for over a month.
- Helvetia's engineers couldn't fix the boiler pressure issue, so the problem lasted several months, causing him inconvenience and frustration.
- An engineer replaced radiator valves but damaged the wood flooring.
- The new radiator caps weren't installed correctly, causing a leak and “*significant*” damage to the wood flooring.

Our investigator didn't recommend that Mr W's complaint should be upheld. He didn't think Mr W had shown the damage to his flooring was caused by Helvetia's engineers. He was also satisfied that Mr W had made use of his Helvetia policy several times and the compensation it offered covered any damage that might have resulted from any error(s) by its engineers. As such, he thought Helvetia's offer was fair.

Mr W disagreed with our investigator, so the case was passed to me to make 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.

Mr W's policy covers him for emergency repairs to his boiler and central heating system. I agree with Mr W that Helvetia's initial response was poor. K didn't try to fix the boiler leak in March 2022 because he said his access to the boiler was obstructed by a cupboard. However, I don't think this was true. As Mr W pointed out:

- An engineer's report shows the boiler was serviced in November 2021 without any problem about access.
- The boiler manual sets out minimum access requirements; Mr W has shown that his boiler met these.
- While photos show some personal items stored next to the boiler that might have impeded the engineer, I'm sure these could have been easily moved.

I also understand Mr W's frustration that problems with his boiler and central heating system took more than eight months to resolve.

However, I've studied Helvetia's internal records, including the various engineers' reports. Having done so, I note the following:

- Mr W didn't have faith in K. (I note Mr W told us he was already unhappy with K due to another issue that was the subject of a separate complaint to this service.)
- This meant several appointments had to be rescheduled. For example, Mr W wouldn't allow K to carry out repairs in early August 2022.
- Mr W's job meant his own availability was limited and liable to change at short notice.
- For example, Mr W was out of the country for 12 days in March/April 2022. As he acknowledged, this was part of the reason the first repair couldn't be done until 6 April.
- Helvetia arranged appointments at short notice to accommodate Mr W's availability (for example, on 6 June and 31 August for the following day).

- It appears that the problem with at least one radiator was unrelated to the original leak and/or pressure issue.

Overall, I think Helvetia did its best to accommodate both Mr W's work schedule and his refusal to let K do any of the work. While I understand and have sympathy with Mr W on both points, I think these limitations were at least partly responsible for the delays fixing the ongoing problems with his boiler and central heating.

While I don't agree that Helvetia was wholly responsible for delays arranging engineer appointments or for the boiler/central heating issues not being resolved until October 2022, I think it should compensate Mr W for the delays for which it was responsible. For example, K's initial failure to investigate the boiler leak and some of the ongoing problems with the boiler pressure.

I've reviewed images of the damage to Mr W flooring. Mr W believes his video "*clearly shows there was significant water damage to my flooring caused by fault [sic] valve/inadequate fitting*". I'm not persuaded by this. Mr W hasn't provided an independent report setting out the cause of damage. More importantly, the engineers' reports show the relevant leak was due to the failure of a rusted valve and unrelated to the replacement valves previously fitted. This is supported by the engineer's photos. Page 9 of Mr W's policy booklet says: "*You are not covered for repairs where the damage is caused by rust....*" The booklet also says the policy won't replace "*curved or designer radiators*" (page 20).

This means I can't reasonably conclude the damage to the flooring was either caused by the engineers or covered by Mr W's policy. I don't think Helvetia needs to compensate Mr W for this.

As I've noted, I think it's right that Helvetia compensate Mr W for its failings. It offered to refund his 2021/22 premium in full, the initial call-out fee, and pay £85 compensation. In total, this comes to £259. In the circumstances, I think this is fair. I'm not going to ask Helvetia to do anything more. I leave it to Mr W to decide if he wants to accept this offer.

### **My final decision**

My final decision is that I don't uphold the complaint because I think Helvetia's offer is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 22 August 2023.

Simon Begley  
**Ombudsman**