

The complaint

Mr S complains about the service received from Helvetia Global Solutions Ltd under his home emergency policy.

Helvetia are the underwriters of this policy ie the insurer. Novus Underwriting acted on Helvetia's behalf. Therefore, any reference to Helvetia includes the actions of Novus Underwriting.

What happened

Mr S has a home emergency policy with Helvetia. The policy covers plumbing repairs, amongst other services.

In September 2022, Mr S made a claim as there was a leak from the hot water tank. Helvetia's engineer attended the same day, but couldn't carry out a repair as parts were needed. The repair was completed 12 days later. Mr S was without hot water in that time. Helvetia offered Mr S £80 compensation for this, which he accepted.

During the initial repair it was found that the property had a faulty stopcock which needed to be replaced (though it wasn't causing any leaks). A number of visits were needed to resolve this issue, as an engineer later found that both stopcocks at the property were faulty, and an industrial stopcock was needed for the downstairs supply. Again, parts needed to be ordered.

Mr S says that the engineer caused a leak from the main stopcock during one of the visits. He notified Helvetia of this on 26 November 2022. The repair was carried out on 15 December 2022.

Mr S then told Helvetia about a further leak under the kitchen sink. This was repaired a few days later.

Mr S complained to Helvetia about the service it had provided. He thought the repairs had taken too long to complete, there had been multiple visits involved that had caused him disruption, and the engineer had caused a leak. He also thought Helvetia hadn't been proactive about the matter, and he'd had to continually chase it for updates.

Helvetia accepted its service could have been better, and offered Mr S a further £95 compensation by way of apology (bringing the total compensation to £175). Mr S didn't accept this offer, and brought his complaint to this service.

Our investigator agreed that the repairs had taken too long, but thought the compensation Helvetia had offered was reasonable.

I issued a provisional decision on 9 June 2023. Here's what I said:

"Helvetia has already accepted that Mr S was caused disruption by the multiple engineer visits, and that the repairs took too long. Though as our investigator has pointed out, some of

the delays were due to Mr S's availability. He also says he had to continually ask Helvetia for updates. I'm satisfied the compensation Helvetia has offered for this inconvenience was reasonable.

However, Mr S also says that Helvetia's engineer caused one of the leaks, which Helvetia hasn't disputed. As I understand it, the engineer carried out work in an attempt to replace the faulty stopcock. The stopcock wasn't leaking previously, but started leaking after the engineer's visit. It therefore seems reasonable to assume that this was caused by the engineer.

Mr S has explained how this leak impacted him. He says he had to manage the leak by constantly needing to go outside to the street to shut the water on and off via the mains when it was needed (to limit the damage caused by the leak).

I find that Helvetia should pay Mr S an additional £150 compensation to recognise the inconvenience he was caused by this. This takes the total compensation to £325.

Mr S says he wants his premiums refunded. However, he's had the benefit of the policy, so I don't require Helvetia to refund the premiums paid."

I asked both parties to provide me with any further comments before I made my final decision.

Both parties responded to confirm they accepted my provisional findings.

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.

As both parties have accepted my provisional findings, I'm satisfied that Helvetia should pay Mr S total compensation of £325, for the reasons set out in my provisional decision.

My final decision

My final decision is that I uphold this complaint. I require Helvetia Global Solutions Ltd to pay Mr S total compensation of £325 (less any amount already paid). Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 July 2023.

Chantelle Hurn-Ryan
Ombudsman