

The complaint

Mr and Mrs G are unhappy with how Royal & Sun Alliance Insurance Limited dealt with a claim they made on a home emergency insurance policy.

What happened

The details of the complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on providing my reasons for my 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.

Having done so, I agree with the conclusion reached by the investigator for the following reasons:

- It isn't in dispute the service RSA provided on this occasion fell below what should normally be expected. Incorrect information was given about the time Mr and Mrs G could expect an engineer to attend and other appointments were cancelled. And ultimately, Mr and Mrs G were left without a functioning boiler while parts were sourced for it.
- I do think Mr and Mrs G were caused unnecessary inconvenience and for that, they should be compensated. Overall, I think £200 adequately reflects RSA's service failings and the impact it had on Mr and Mrs G.
- Rather than waiting any longer for the boiler to be repaired, Mr and Mrs G chose to replace it and borrowed money to do so. While I appreciate why Mr and Mrs G did this and that they'd lost faith in RSA's ability to fix the boiler, ultimately it was their decision to pay for a new one. I won't therefore be awarding anything additional here to reflect this.

For these reasons I uphold this complaint.

My final decision

My final decision is that I uphold Mr and Mrs G's complaint against Royal & Sun Alliance Insurance Limited. I direct it to pay them a total of £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Mrs G to accept or reject my decision before 16 August 2023.

Alison Gore
Ombudsman