

The complaint

Miss A has complained about how Royal & Sun Alliance Insurance Limited (RSA) dealt with a claim under a home emergency policy.

What happened

Miss A contacted RSA to send an engineer to fix her boiler. Miss A complained to RSA because she said the engineer misdiagnosed the issue, didn't complete the visit report himself and she was concerned he wasn't qualified.

When RSA replied, it accepted that its engineer had misdiagnosed the issue. It said it wasn't uncommon for a different person to complete a visit report than the engineer who visited. It also said all its contractors were fully vetted and qualified. It offered £50 compensation for the misdiagnosis.

Miss A complained to this service. Our investigator said RSA had dealt fairly with the claim and provided assurances that the engineer who attended was the one who was shown on the records. He said RSA didn't need to do anything further.

As Miss A didn't agree, the complaint was referred to me.

I issued my provisional decision on 20 December 2023. In my provisional decision, I explained the reasons why I was planning to uphold the complaint in part. I said:

RSA's engineer visited and said the boiler was unsafe to use because of the flue. Miss A then arranged her own engineer, who found an issue with the radiators. While the complaint has been with this service, RSA reviewed again what its engineer found and remains of the view there were clear issues with the flue. It also showed in the photos what these issues were. I'm satisfied there were issues with the flue. However, I note RSA seemed to be of the view that the engineer was rather cautious by saying it was unsafe to use the boiler. Overall, I think RSA acted fairly by accepting its engineer misdiagnosed the issue with the boiler and offering compensation.

Miss A was also concerned about whether the engineer was the person who was listed as visiting and whether he was gas qualified, including because she was concerned by his diagnosis. When RSA investigated the complaint, it seemed to rely on the records from the visits. This named an engineer "N". Miss A was certain the engineer gave his name as "T". She also provided this service with a photo of the engineer, which was taken on her doorbell, and said this didn't match N's photo on the gas safe register.

I asked RSA to check with the contractor who the person was that visited and to show it the photo. The contractor has now confirmed the person was T. The contractor said N had been off sick, so another engineer attended instead to ensure a visit took place. The contractor also provided T's gas safe register entry. So, I'm satisfied he was qualified to carry out the work he did.

However, I'm aware Miss A consistently said a different engineer had visited to the one listed in the records. Because of the misdiagnosis she was concerned the person who had visited wasn't suitably qualified. I don't think I've reason to say it was wrong for another engineer to complete the visit records. But I can see it was unhelpful that it wasn't clear a different engineer had visited. This includes because RSA relied on those records to check what had happened and to try and reassure Miss A, and this service, about who had visited.

I think Miss A was very clear about her concerns. When RSA looked at the complaint, I think it could reasonably have done more to check who had visited and whether he was qualified. I think this caused Miss A concern and anxiety, which could have been addressed much sooner. As a result, I currently intend to say RSA should pay Miss A a total of £100 compensation, which includes the £50 it previously offered. I think this more fairly reflects the impact on Miss A because of how her claim and complaint were dealt with.

I asked both parties to send me any more information or evidence they wanted me to look at by 17 January 2024.

RSA said it would pay the additional compensation.

Miss A provided some comments, which in summary were:

- She wanted to see the qualifications of the person who visited. It was dubious that the contractor initially told RSA, who then told this service, that it was a different engineer who visited her.
- She quoted part of our investigator's view on the complaint and RSA's audit log and submissions to this service.
- She questioned whether the person is actually gas qualified and whether he was at the time of the visit. She believed that he wasn't qualified based on his actions on the day of his visit and that this was why the contractor lied and delayed providing his gas safe ID.
- She wanted an acknowledgement or admission from RSA of its shortcoming or error. She also wanted an unreserved apology for its shortcomings with an assurance that it would pay mind to concerns raised by its customers, especially when they relate to health and safety.
- She didn't want any monetary compensation. She said RSA could do well to give any compensation to a charity focussed on ensuring its customers' concerns and health and safety are well looked after.

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 in part and for the reasons given in my provisional decision. As part of that, I've thought about Miss A's comments.

I've seen no evidence that made me think the contractor lied or that it delayed in providing the engineer's identification. As I said in my provisional decision, it is my understanding that RSA relied on the visit record to identify who had visited the property. This record showed how the visit was allocated through the system. But it didn't show that the job was then subcontracted to someone else.

When I looked at the complaint, I didn't see anything that suggested to me that RSA had asked the contractor who the engineer was. I asked RSA to contact the contractor, show it the photo Miss A had provided and for the contractor to say who the person was. When the

contractor was asked this, it confirmed the identity of the contractor, explained why a different engineer had visited to the one listed and provided the gas safety registration for him. Based on what I've seen, I think it is reasonable for me to accept that the person who visited the property was who the contractor has now confirmed it was and that he was gas registered.

Miss A has said she wants an unreserved apology from RSA, including that it will pay mind to concerns raised by its customers. I think a business being forced to apologise based on wording a consumer has told it to say is unlikely to express genuine sentiment. My role is also to look at individual complaints. I can't require a business to say something about how it will change its practices or how it will deal with other customers. However, this doesn't prevent RSA from apologising to Miss A if it wants to do so.

Miss A has also said she doesn't want compensation and that RSA could give the money to a charity. I wouldn't consider it appropriate for me to require RSA to do this. I can only assess the impact on Miss A and say it should pay compensation to her. If Miss A wants to give the money to charity then that is for her to decide.

Putting things right

RSA should pay Miss A a total of £100 compensation.

My final decision

For the reasons I've given above and in my provisional decision, my final decision is that I uphold this complaint in part. Royal & Sun Alliance Insurance Limited should pay Miss A a total of £100 compensation, which includes the £50 it previously offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 16 February 2024.

Louise O'Sullivan
Ombudsman