

## The complaint

Mr and Mrs B have complained about the handling of a claim under their home emergency insurance policy with Aviva Insurance Limited.

Aviva is the underwriter of this policy, *i.e.* the insurer. Part of this complaint concerns the actions of the agents it uses to deal with claims and complaints on its behalf. As Aviva has accepted it is accountable for the actions of the agent, in my decision, any reference to Aviva includes the actions of the agents.

## What happened

In 2020, Aviva installed a new fuse board in Mr and Mrs B's property. In December 2023, Mr and Mrs B contacted Aviva, as there was a fault. It was found that Aviva had overloaded a circuit when doing the work in 2020. After some discussion it was agreed Aviva would split a circuit and install a new plug socket to rectify the problem and pay compensation (of £350). A new cable was run outside the house and back in through a wall behind the dishwasher.

In May 2020, Mr and Mrs B contacted Aviva again. They said the plug socket had been installed so it sat proud of the wall, which meant when the dishwasher was pushed back into place, the heat from the dishwasher melted the plug, which fused the electrics in the house and damaged their dishwasher.

Aviva's contractor went back out. They said when they left, they had repositioned the dishwasher but leaving it with an inch gap between it and the socket, so it would not touch the socket. The plug socket was working and, while there would have been more of a gap if the socket had been chased into the wall, the problem is more likely to be due to the dishwasher being faulty.

Mr and Mrs B are very unhappy with this and referred the complaint to us. They say they were not told by the contractors that the dishwasher could not be pushed back any further; the dishwasher is broken and they've been left with the plug socket that prevents the dishwasher sitting in its proper position and holes in the house to serve a plug that is unusable, all because the plug socket was put in an inappropriate place. Mr and Mrs B also say Aviva suggests it is not responsible for work done by its contractors.

One of our Investigators looked into the matter. He did not recommend the complaint be upheld. The Investigator said the work done had been agreed before the contractor carried it out and he did not consider there was evidence that the work done by Aviva had been inappropriate or incorrect.

Mr and Mrs B do not accept the Investigator's assessment. They say the contractor simply showed the working dishwasher that was "*roughly in the right place*". It is unreasonable to expect them to have pulled out the dishwasher and inspect behind to see what they have done. They were left without any written or verbal instructions to be careful not to put the dishwasher back any further than it was left by Aviva, which is "*highly dishonest*".

As the complaint could not be resolved, it has been passed to me. To be clear, I am only considering the work done in relation to installing the socket to provide power to the dishwasher.

### **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.

Aviva is responsible for anything its contractors have done wrong in work done pursuant to the insurance policy but it is entitled to rely on their opinion regarding the work done.

The contractors notes state it was agreed with Mr and Mrs B that they would use an existing outside socket to feed another cable to re-enter the building with a single socket for the dishwasher. This involved running a cable along the wall outside the property for a short distance before it was pushed back into the property. Given the notes, I am satisfied that this was likely discussed with Mr and Mrs B before the work started and there is no record that they were unhappy with this method, until the problem with the dishwasher. While they are unhappy with the holes in the outside of the property, it seems this was agreed and I've seen no evidence this was not a reasonable way of doing the required work. The notes state the dishwasher was left plugged in and working.

I have seen a picture of the new installed socket. The back box has not been chased into the wall. Most back boxes are 25mm deep, so this means it was protruding around 25mm more than if it had been chased in. It is difficult to be precise but from the pictures, the socket looks like it is protruding around the same amount as some pipes that run along the bottom of the wall behind the dishwasher.

The contractors said there was a gap between the dishwasher and the socket when they left. And that, while more of a gap might have been preferable, it carried out the work appropriately and did not cause the issue with the dishwasher overheating and melting the plug. Aviva's contractors say the dishwasher was likely overheating and so this would have happened regardless of plug.

I cannot make any finding as to whether the dishwasher is faulty or not, as there is no evidence provided to support this. However, likewise I have not seen any persuasive evidence that this was an unreasonable place to put the socket or method of doing this work.

Mr and Mrs B says they were not told to not push the dishwasher back any further than it had been left. I think overall, as it seems the dishwasher was left in a reasonable position (and there is no evidence as far as I am aware that it was not) then I don't think Aviva did anything wrong here.

Having considered everything carefully, I am not persuaded that there is enough evidence to determine that Aviva's contractors acted unreasonably in positioning the socket where they did and bringing the cable from outside and back into the property to do so. Given this, I do not think it is responsible for the issues that have occurred with the dishwasher.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 4 October 2024.

Harriet McCarthy  
**Ombudsman**