

The complaint

Mr A is unhappy Aviva Insurance Limited hasn't resolved an issue with a waste pipe in his house after he sought assistance from his home emergency policy.

What happened

In August 2024 Mr A contacted Aviva to say he had a blocked basin in his family bathroom. He said he'd partially cleared the blockage with the use of a plunger but said the basin still drained slowly and remained partially blocked. Aviva said there was a £30 excess to pay before it could send out a contractor which Mr A paid.

Aviva's contractor attended, but said the issue was down to the fact that there was an old lead waste pipe. He said he'd reviewed the pipework with a camera and showed the issue to Mr A. The contractor says he advised Mr A to not use the taps fully open.

Aviva said the policy didn't cover replacing the pipework. Mr A didn't think this was fair. He said he'd paid Aviva £30 to carry out a repair and it didn't do so. So he asked it to refund the £30 payment he'd made. Aviva said the policy terms set out this was payable even if a repair wasn't possible. Mr A didn't think this was fair and referred his complaint to this Service.

Our Investigator didn't uphold this complaint as she was satisfied Aviva had shown the issue was likely down to the pipework and not a blockage. And she said the policy didn't cover this.

Mr A didn't agree with the Investigator and raised the following:

- He disputes that the contractor inspected the pipes with a camera and said he only used a plunger.
- It's not practical to run the hot and cold taps together for washing as one tap runs very hot water, the other cold water.
- He's not seeking to upgrade the pipes only to clear the blockage.

As Mr A didn't agree with the Investigator's opinion, his complaint has been passed to me to decide.

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.

I've decided to not uphold this complaint and I'll now explain why.

No insurance policy covers each and every eventuality. Mr A's policy is a home emergency policy and says it will resolve issues in a specific set of circumstances – generally relating to a leak or a blockage.

Mr A says the pipework is still blocked but I haven't seen anything to support that. And I've

found the contractor's report to be persuasive. He's said the following:

"Used wet vac on both sink waste and waste pipe outside to clear, tested and still backing up when taps are on full flow.

The waste pipe is an old lead shallow trap and the lead waste pipe is on a pulled bend come through the wall. Put inspection camera down the line and found no blockages and hopper isn't blocked either.

Water runs away perfectly fine until the pressure is too much then backs up but still draining away. Believe the lead waste pipe to be at fault so have advised the customer to get it upgraded to a plastic waste pipe.

Showed customer on inspection camera that its clear so he understands. Advised customer to not let it taps be used often on fully open as it will take the water away but struggle due to the flow."

I think the contractor has given a clear explanation of the actions he took and what he found. I'm also conscious Mr A has said he's unhappy he wasn't allowed to run the hot and cold taps together, which is in keeping with the contractor's comment that he advised Mr A to not use the taps on fully open.

Ultimately, I'm satisfied that it's most likely Aviva's contractor inspected the pipework using a camera as this is standard practice. And I'm persuaded that the water isn't clearing as quickly as it should do because of the faulty pipe. The policy doesn't cover this situation, so I can't say it was unreasonable for Aviva to not carry out any further repairs.

I note Mr A is unhappy that Aviva wouldn't refund the £30 he paid. But the terms of the policy say that it's still payable if the contractor attends and has to do an investigation. I'm also conscious the contractor did clear the pipework too. So I can't reasonably require Aviva to refund this.

My final decision

For the reasons I've set out above, it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 April 2025.

Guy Mitchell

Ombudsman