

The complaint

Mrs K complains about Aviva Insurance Limited's handling of a claim on her home emergency insurance.

What happened

Mrs K had an Aviva home emergency policy. This provided cover for her plumbing, drainage, and water supply. In December 2023, she told Aviva there was a leak in her hallway and made a claim on her policy. The claim wasn't settled until August 2024.

Mrs K complained to Aviva about its handling of the claim. She said she was given contradictory information about the cause of the leak which meant it took six visits and more than eight months to resolve. She said, in summary:

- Different representatives from Aviva offered "*different diagnoses and instructions.*"
- Aviva told her to lay cement near pipes in the garden. This didn't fix the leak.
- It told her the leak should be fixed by her local water authority. The water authority investigated, concluded the leak was internal, and referred her back to Aviva.
- Appointments were scheduled and then cancelled/rescheduled at little or no notice.
- One of these missed appointments forced her to miss a relative's funeral which caused her considerable upset.
- Aviva's contractors left floorboards up in the hallway which let rats into the home. It also created an unsafe living environment. The uneven floor caused her to fall several times.
- Aviva's failure to fix the problem delayed the completion of essential building works.
- She's a vulnerable person. Aviva's handling of the claim has had a severe impact on her mental and physical health.

Aviva accepted some – but not all – of these points. It apologised for the "*inconsistent information, missed appointments and length of time the claim has been ongoing*". It offered her £400 for the inconvenience this caused her. Mrs K didn't think this adequately compensated her for the distress she suffered so she brought her complaint to this service.

Our investigator recommended that the complaint should be upheld. She thought Aviva should have investigated the leak immediately rather than refer Mrs K back to her builders. She also found that Aviva acknowledged it should have resolved the issue on the third visit (March 2024). She didn't think Aviva's £400 offer adequately compensated Mrs K for the considerable distress and upset she suffered. She recommended that Aviva pay Mrs K £700.

Mrs K didn't accept this, so the complaint was passed to me to make a final 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.

Mrs K's policy covers her for "*problems relating to your plumbing and drainage.*" Aviva's notes show it carried out "*external repairs on drains*" in August 2024. I'm satisfied that Mrs K's policy covered this.

I'm also satisfied that the floorboards weren't left up by Aviva's contractors for the following reasons:

- Mrs K had a separate complaint with this service about her home insurance provider. In that complaint, she said contractors appointed by that insurer in September 2023 tried to take off floorboards in the living room.
- Mrs K also said she had building work going on at the time of her claim. Her builders exposed parts of the floor trying to trace the leak.
- Photos of the hall taken by Aviva's contractor on 10 February show areas where floorboards had been removed and had been replaced.
- Some photos of the hall taken by Aviva's contractor on 6 March show the floorboards removed; other photos show that they'd been replaced.
- Aviva's notes show the floorboards were up when its contractor returned on 16 July ("*Floorboards up in hall way on arrival*"). Aviva's contractors hadn't been in Mrs K's home since 6 March.

I find that any time Aviva's contractors lifted the floorboards to investigate the leak, it replaced them. So I don't think I can reasonably hold Aviva responsible for either exposing the floorboards or the consequences of this (the pest infestation and Mrs K's falls). I also note that Aviva's contractor discovered poor workmanship by Mrs K's builder relating to plumbing for a newly installed toilet. On balance, I think it's more likely Mrs K's builders were also responsible for the unsafe condition of her hallway.

I find that Aviva handled the claim poorly for three reasons:

1. It failed to investigate the claim adequately in December 2023.

It looks like Aviva initially assumed the problem was related to the building work going on at Mrs K's home. I found no evidence that it investigated the issue at this time and instead referred her to her builder.

2. It failed to diagnose the fault during four separate visits in February/March 2024.

As our investigator noted, Aviva's review accepted this: "*There have been multiple visits and numerous which were unnecessary... This should have been sorted on the 3rd visit, a drainage engineer was always going to be required and a dig team for the patches.*" I think this is a fair summary. I also think Aviva's contractors still believed this was related to the recent building work.

3. Its contractors missed or cancelled appointments in July and August 2024.

Again, Aviva's review accepted this: "*Customer also had multiple missed appointments.*"

However, like our investigator, I don't think its compensation offer reflected the distress these failures caused Mrs K. This issue wasn't fixed until eight months after Mrs K made the claim. I appreciate Mrs K didn't contact Aviva between March and July, however I can understand this. She'd had four experts visit her home and each time Aviva told her the problem wasn't something it was responsible for. And, as Aviva recognised, the problem

should have been identified by March.

Also, Mrs K might reasonably be considered a vulnerable consumer. She has explained the impact this issue had on her. For example, I find it incredibly distressing that she felt she had to miss a relative's funeral to wait for a contractor who failed to turn up. She also explained that she felt unable to have visitors because of the state of her home, leaving her isolated from friends and family. While I've explained that Aviva wasn't to blame for the missing floorboards, I've no doubt its failure to fix the leak sooner contributed to Mrs K's home renovations not being completed earlier. Overall, I'm persuaded that Aviva's poor handling of the claim caused Mrs K considerable distress over several months.

I've thought carefully about the awards this service makes in similar circumstances. Having done so, I think Aviva should pay Mrs K £750.

My final decision

My final decision is that I uphold this complaint and order Aviva Insurance Limited to pay Mrs K £750 for the distress and inconvenience it caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 4 August 2025.

Simon Begley
Ombudsman