

The complaint

Ms N complains U K Insurance Limited handled her home emergency claim poorly

What happened

Ms N had a problem with her heating system. She claimed against her UKI home emergency insurance policy. She wasn't happy with the service provided by its engineers. She felt it had not only failed to repair the system, but had caused further problems. In response to her concerns UKI paid her around £480. That was to allow her to take out a similar insurance policy with another firm (G).

Having assessed the heating system G set out what was required to resolve the problem. The cost was estimated at about £715. UKI didn't agree to cover that cost as it considered Ms N's claim limit of £500 had been exceeded already. Neither did it accept its engineer was responsible for causing any additional damage. But as a gesture of goodwill, it offered Ms N £500.

Unsatisfied with that response Ms N came to the Financial Ombudsman Service. She said various UKI engineers hadn't resolved problems with her heating system, instead they had caused more problems. She felt they hadn't been qualified for the work. To resolve her complaint, she would like UKI to pay the full £715 repair cost.

Our Investigator found UKI had already done enough to resolve Ms N's complaint. Ms N didn't accept that outcome. As the complaint wasn't resolved it was passed to me to decide.

Ms N's made various comments about G. This decision considers a complaint against UKI, not G. For that reason, it doesn't make any assessment of the service provide to Ms N by G. It focuses only on UKI's service.

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.

As this is an informal service I'm not going to respond here to every point or piece of evidence Ms N and UKI have provided. Instead, I've focused on those I consider to be key or central to the issue. But I would like to reassure both that I have considered everything submitted.

Having done so, whilst I understand Ms N has been frustrated by the issues with her heating system, I'm not going to require UKI to do anything more to resolve this complaint.

Ms N, in reference to equalities legislation, said UKI should make reasonable adjustments for her. In particular, she considers it should ensure its engineers have appropriate identification - in part, at least, so she can be satisfied they are suitably qualified. She's provided letters from different organisations that she considers support her position.

I accept that in certain circumstances agents of firms should provide identification. I recognise, considering Ms N's circumstances, it would be distressing for her if UKI's engineer(s) didn't have appropriate identification. However, I'm satisfied that if UKI's engineers did fail to adequately identify themselves, it's already done enough to make up for that and any other failings I've identified. I return to this later.

Ms N considers UKI failed to send engineers with suitable qualifications or expertise. For example, she said UKI's engineer wasn't a qualified electrician. In response UKI explained it sent a qualified heating engineer for the heating system emergency. Overall, I haven't seen any persuasive evidence that the engineers weren't suitably qualified.

According to Ms N UKI's engineer didn't provide an effective repair, instead causing additional damage. She provided UKI with a list of issues as reported by G. UKI doesn't accept that as sufficient evidence of it's engineers being responsible for any issues.

I've listened to Ms N's comments and description of events. However, there aren't any expert reports, for example, to support her position that UKI caused additional damage or made ineffective repairs. She said she would provide further supporting evidence but hasn't done so. I realise this will be frustrating for Ms N, but in the absence of persuasive expert evidence, I can't find UKI was likely responsible for causing any additional damage, rather than there being an existing problem.

I've already noted that a failure of an engineer to provide identification would cause distress to Ms N. But I'm satisfied that overall UKI's treated her fairly and already taken reasonable steps to make up for any poor service provided – including any failure to provide identification. I've explained why below.

UKI maintained regular proactive contact with Ms N throughout her claim, listening to her concerns and taking reasonable efforts to find a resolution for her. As examples, it agreed to her request, as a way of resolving matters, that it cover G's cost. It then paid her an additional £500, despite a lack of evidence of it being responsible for further damage. It should be noted that both of those payments were made outside of, and above, the cover provided by Ms N's policy.

To conclude I consider UKI has treated Ms N fairly and reasonably overall. So I'm not going to require it to pay any further compensation or do anything differently.

Finally, Ms N would like me to require UKI to ensure its engineers provide appropriate identification. I realise this will be disappointing for Ms N but it's my role to consider individual complaints, not to prescribe future processes for firms. So I'm not going to determine here how UKI's engineers should present themselves to policyholders.

My final decision

For the reasons given above, I don't uphold Ms N's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 9 September 2025.

Daniel Martin
Ombudsman