

The complaint

Ms D has complained about the way Aviva Insurance Limited (trading as Homeserve, who I will refer to as 'Aviva') handled her home emergency claims.

What happened

Ms D took out a Plumbing and Drainage Plus policy with Aviva commencing in July 2023.

Between 11 July 2024 and 29 October 2024, Ms D had a number of different engineers attend her property to address issues she was experiencing with her sink taps and bath taps. Some of the appointments had to be rearranged and repeat visits were required to complete the repairs.

Ms D complained to Aviva about this on 15 October 2024 and received its final response on 29 October 2024. However, she wasn't happy with Aviva's response to her complaint so referred the complaint to this Service.

One of our investigators looked into what had happened and issued her view on the complaint to Ms D on 17 June 2025. In that view our investigator included a detailed timeline of the call outs and the issues that arose from the engineer visits, which I have not repeated in this decision, as the parties are aware of the circumstances of the complaint. She accepted that while the service Ms D had received meant that several appointments were required before the repairs could be considered. However, our investigator concluded that the £165 Aviva had offered, fairly compensated Ms D for that inconvenience. She explained that given the call outs related to different taps, and the causes weren't connected, it was fair to Aviva to treat them as individual claims.

Ms D had also told our investigator that she was unhappy about other issues relating to plans she had taken out with Aviva, for example, the cost of the plans, the electrical repairs that Aviva's engineers had carried out some time ago, and problems she was having with her overnight hot

water access and water pump. However, our investigator explained that we couldn't help with Ms D's concerns about those issues until she had first raised them with Aviva, and Aviva had had an opportunity to investigate the complaints and issue a final response letter.

Ms D didn't accept our investigator's view and requested an ombudsman's decision on the complaint.

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 can see that Ms D has found the whole experience of having a number of different engineers come to her property to fix her sink taps and bath taps to be stressful and upsetting. However, having carefully reviewed all the evidence, including Ms D's testimony and Aviva's records in relation to the claims Ms D has made, I've come to a similar conclusion to that reached by our investigator. Although the engineers sent by Aviva did fix the sink and bath taps, it took a number of visits for this to be done. Aviva has explained that each time its engineers left the property, the taps were left in working condition, so Ms D would have had access to the water. However, Ms D has said that the engineers damaged one of the taps and she has told us how frustrated she felt about the number of visits she had to accommodate from Aviva's engineers in order to get the repairs completed.

Taking all of this into account, I agree that Aviva's engineers have caused Ms D some inconvenience and upset that she should be compensated for. However, considering the period of time that Ms D had to deal with the problems with her taps, and the impact on her of the delays in getting issues resolved, I think that Aviva's offer of £165 is fair and reasonable in the circumstances.

Ms D is also unhappy about Aviva's decision to treat her claims as two separate claims. However, as she made claims on her policy for the damaged bath taps and the damaged sink taps, and as the damage wasn't connected, I conclude that it was fair for Aviva to treat the claims as two separate claims.

Ms D has also mentioned a number of other concerns she has about how Aviva has dealt with her claims during the times that she has had home emergency cover with it. But as our investigator explained, in this complaint we can only consider the points that Ms D raised with Aviva, that were addressed in the 29 October 2024 final response letter. If

Ms D has any other concerns about Aviva's actions, then she first needs to raise those with Aviva and give it the opportunity to provide her with a final response letter about those before this Service would be able to assist her.

My final decision

Aviva Insurance Limited has already made an offer to pay £165 to settle Ms D's complaint and I think this offer is fair in the circumstances. So, my decision is that Aviva Insurance Limited should pay Ms D £165.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 28 October 2025.

Carolyn Harwood
Ombudsman