

## **complaint**

Ms H complains that Aviva Insurance Limited gave her poor service under a home emergency insurance policy.

## **background**

Ms H had plumbing and drainage insurance in the name of a home assistance company. Aviva was responsible for dealing with claims. After its engineer fixed a leaking pipe, Ms H complained that the company left her without proper central heating.

Our investigator didn't recommend that the complaint should be upheld. She didn't think that there was enough evidence to show that the engineer had done anything wrong.

Ms H disagrees with the investigator's opinion in part. She says, in summary, that she kept ringing the home assistance company to ask it to check her central heating.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Where I refer to Aviva or the insurer, I include the home assistance company, its engineers and others for whose actions I hold Aviva responsible.

From what she's said, Ms H had a new boiler still under its manufacturer's warranty. And Ms H had insurance cover for plumbing and drainage - but not for the boiler.

In the autumn of 2016 Aviva fixed a leaking central heating pipe.

A few weeks later Ms H contacted Aviva. From the call recordings, I note that she asked if the policy covered a service to her boiler. Aviva correctly said it didn't. Ms H said she didn't have any problems with the boiler at that time. So I don't find it likely that Aviva's engineer had left the central heating flow return valve in the closed position.

Ms H called the home assistance company in late November 2016. She said that one of her bedroom radiators wasn't working properly. Ms H said she thought this was due to the work of the engineer who'd fixed the leak.

I haven't seen any evidence of further telephone calls before, in February 2017, an Aviva engineer reported that the flow return valve wasn't open.

But Ms H hasn't said whether she had got another company to service her boiler. And in any event I don't think there's enough evidence that in the autumn Aviva's engineer had left the valve closed.

So I don't find Aviva responsible for leaving Ms H without fully-working central heating.

Aviva offered Ms H £250.00 and that's more than I would otherwise have ordered. But I think it paid her in mid-June and it has said that it isn't reclaiming that payment. So I expect Aviva to pay Ms H if she hasn't received and cashed the cheque. I don't find it fair and reasonable to order Aviva to do anything further in response to Ms H's complaint.

**my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 5 February 2018.

Christopher Gilbert  
**ombudsman**