

complaint

Ms J has complained about Acromas Insurance Company Limited. She wasn't happy about the service it provided following claims under her home emergency policy.

background

Ms J had a number of problems with her central heating boiler over a number of years and had to call Acromas to attend. She complained to Acromas as it left her without heating for a few days in the middle of winter. And because she felt that the parts it fitted caused her boiler to require replacing as it was beyond economic repair.

Acromas did accept that it should have offered Ms J alternative accommodation when she was left without heating for a day and offered to pay £75 compensation. But it didn't feel that it had done anything wrong in relation to the repairs it had undertaken to Ms J's boiler.

Ms J remained unhappy and asked this service to look into things for her. But our investigator didn't uphold her complaint. He thought that Acromas' offer of compensation was fair and that there wasn't sufficient evidence to say that the repairs undertaken caused Ms J's boiler to have to be replaced.

As Ms J didn't agree the matter has been passed to me for review.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I don't think that the complaint should be upheld. And I'd like to explain why.

I know that this will come as a disappointment to Ms J, who has clearly had a number of issues with her boiler over a long period of time. But I don't think that it would be fair to hold Acromas responsible for all the difficulties she's had to face with her boiler.

Ms J maintains that Acromas' repairing agents used parts, including a flue and dial, that weren't supposed to be used on her boiler. But the commentary provided from the various engineers' that looked at her boiler suggests that the replacement parts were acceptable, if not necessarily exactly the same as the original. As the parts used were acceptable and safe I don't think the repairing engineers or Acromas acted unreasonably here. As outlined by our investigator, Ms J would have to provide some evidence to show that these parts contributed to the failing of the boiler to support her position. And she hasn't.

The report that Ms J has provided, from one of the attending engineer's, outlines that the boiler was working fine at the time of their attendance. But as she had had a number of difficulties with the boiler the engineer said that it was probably best to get a new one. But this report doesn't show any failings by Acromas' engineers or that the boiler had a problem that required it to be condemned at that time. So I can't say that Acromas has acted unreasonably by using the parts it did to repair her boiler.

In relation to the problems Ms J had in the middle of winter over a three day period I agree that Acromas could've done more to help her. She had problems with her heating over a three day period and was without heating for a day. But Acromas did ensure that the boiler was working while it ordered a new part and has since offered £75 by way of compensation. I know Ms J turned the offer down, and I can understand her frustration as she was left without heating for a day and Acromas could've done more to help. But its offer of compensation seems reasonable and is in line with awards this service would usually make.

Finally, I know Ms J was frustrated that Acromas sent an independent engineer to look at her boiler when she was expecting a loss adjuster. But it appears that there was a breakdown in communication here. Acromas was trying to resolve Ms J's complaint and wanted someone independent to look at her boiler so they appointed an independent engineer to investigate. I know Ms J wasn't expecting an engineer. But the person attending would have to be qualified to look at the boiler in order to undertake a review and a general loss adjuster wouldn't be in this position. It would've been better if Acromas explained this more clearly. But I don't think it did anything wrong as it was just trying to help resolve the complaint.

my final decision

It follows, for the reasons given above, that I don't uphold Ms J's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 11 June 2018.

Colin Keegan
ombudsman