

complaint

Mrs K has complained about SSE Home Services Limited. She isn't happy about the way it dealt with a claim under Boiler Rescue Policy.

background

Mrs K took out a policy with SSE after her boiler had broken down. SSE's engineer attended and highlighted that a number of problems with Mrs K's policy weren't covered under the policy. It said that the exclusions had been made clear to Mrs K when she took out the policy.

When Mrs K complained about this SSE agreed to make a number of repairs as a gesture of goodwill and her heating was restored. There were a number of other problems with Mrs K's central heating system and SSE's engineers had to attend on a number of occasions. Eventually SSE made a commercial decision to cancel the policy and refund Mrs K's premiums. This was because Mrs K was rude and difficult with its engineers.

So Mrs K complained to this service. Our investigator looked into things for her but didn't uphold her complaint. She was of the view that SSE was entitled to make the decision it did and it had left Mrs K in a better position than she had been, as her heating was now working and she hadn't been charged for the work SSE had undertaken.

As Mrs K 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, and despite my natural sympathy for the difficulties Mrs K faced, I'm not upholding this complaint. I'll explain why.

I can understand why Mrs K got frustrated and her frustration appears to have spilled over when she discussed things with SSE's engineers. I know Mrs K accepts that she can be loud at times and that this may have been misinterpreted. But there are a number of notes on SSE's systems about this and, as the investigator explained, it is entitled to make this decision and I don't think I can say that it has acted unreasonably.

But, importantly in this case, it has left Mrs K in a significantly better position than when she first took out the policy. At that time her boiler wasn't working and although Mrs K suggests that her heating wasn't working completely when SSE terminated her contract it was working. And SSE had spent a lot of money in repairing the boiler and undertaking repair work that was never covered under the policy. As it did this and returned all Mrs K's premium I can't conclude that it has acted unreasonably in the circumstances.

my final decision

I know this will come as a disappointment to Mrs K but, for the reasons given above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 4 August 2018.

Colin Keegan
ombudsman