

## **complaint**

Mr S has complained about Acromas Insurance Company Limited. He isn't happy about the way it dealt with a claim under his home emergency policy.

## **background**

Mr S asked Acromas to look at his boiler as he was having issues with it. A screw was removed from the pipework that shouldn't have been there which ultimately led to the boiler being declared beyond economical repair (BER).

Mr S says that its engineer put the screw into the pipework but the engineer says it was already there. The boiler was condemned and Mr S feels that Acromas should make a contribution towards the cost of replacing it. So he asked this service to look into things for him.

But our adjudicator didn't uphold his complaint. She felt that the engineer's evidence showed that the screw was already there when he attended and that the boiler would've been condemned for other reasons in any event.

As Mr S 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 think that Acromas has acted reasonably. I'll explain why.

It is difficult to be certain whether the screw was in the pipe before the engineer attended. This is because it is one person's word against another. Mr S hasn't got any independent evidence to support his position. And Acromas' engineer's report suggests the screw was already in place.

But the screw had to be removed in any event. Furthermore, the engineer found that the gas valve, case seal and gas manifold required replacing. Mr S's boiler was 28 years old and parts were no longer available. So the boiler was always going to be declared BER and the replacement wouldn't have been covered in any event.

So I don't think that Acromas has acted unreasonably.

## **my final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 November 2016.

Colin Keegan

**ombudsman**