

complaint

Mrs C has complained that Royal & Sun Alliance Insurance plc (RSA) misdiagnosed the fault with her boiler. She wants a refund of the premium she paid for the homecare policy she had with it.

background

Mrs C's boiler developed a fault in March 2018 and she and her husband, both of whom are elderly, were left without heating. The boiler identified the problem as being a code "F75" fault. Mrs C contacted RSA who sent an engineer the same day. The engineer inspected the boiler and told Mrs C's son that there was scale in the system. His written report stated:

"Attend to fault on boiler and found that flow and return hoses blocked with scale and putting boiler into F75 pump failure fault."

The engineer said he couldn't do a repair under Mrs C's policy as it doesn't cover:

"Damage caused by or arising from sludge, scale and other debris in the central heating boiler and related pipework".

Mrs C's son says that the engineer offered to return the next day to do the required repair for £120. Mrs C's son rejected this and said he'd arrange for another engineer to undertake the repair. He arranged for another engineer to visit who told him that the code F75 fault was normally triggered by the low water pressure switch. He replaced this switch, which cost £21.70. The boiler then operated normally.

Mrs C's complaint is that in saying that the boiler wasn't working because of scale, RSA's engineer misdiagnosed the problem. She believes that the problem was with the water pressure switch, as when that part was replaced, the boiler started working properly again. She asked RSA for a return of the £296.40 premium she paid when she renewed her policy in November 2017.

RSA didn't agree that its engineer had been at fault, and rejected her request for a refund of premium so Mrs C brought her complaint to this service. Our investigator asked for evidence from Mrs C's engineer as to his findings. He responded:

"After receiving a call to attend the above address I found the Vaillant Eco Tech 837 boiler showing fault F75 which is generally the fault code for the low water pressure switch. On attaining the switch and replacing, the fault code was cleared and the boiler worked perfectly."

Our investigator didn't consider that this brief statement was sufficient evidence that RSA's engineer had been at fault. She therefore came to the view that RSA hadn't done anything wrong.

Mrs C doesn't accept the view of our investigator and has asked that the matter be considered by an ombudsman. The matter has therefore been passed to me to make a final decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I'm not going to uphold Mrs C's complaint and I'll explain why.

The starting point for my consideration of this matter is Mrs C's policy. I think it's clear, from the wording from the policy I've quoted above, that it doesn't cover repairs caused by sludge, scale and other debris. So was RSA's engineer correct in identifying this as the cause of the problem? Or was Mrs C's engineer correct that the problem was with the water pressure switch?

I'm assisted in considering this by the on-line article on F75 codes that Mrs C's son provided to the investigator, which states:

"The [Manufacturer's] manual lists the following potential causes of the F75 fault:

Water pressure sensor and/or pump defective, air in heating installation, too low pressure in boiler; connect external expansion vessel to return.

The boiler itself could be working correctly. But the fault is going to lie with one of two things:

- 1. The boiler's pressure sensor.*
- 2. The central heating pump*

Faulty Pressure Sensor Causing a F75 Fault Code

The Vaillant Eco-Tec range is constantly being developed. Part of the reason for this is that the earlier models had some very poorly made parts. One of these parts was the pressure sensor inside the boiler.

Since the original Eco-Tec was launched, there have been three major overhauls of the Eco-Tecs' pressure sensor.

The newer models are much stronger and more durable. If you have an Eco-Tec that is from 2005-2010, it's likely that it has an older (less reliable) pressure sensor, and there is a good chance it has failed.

But what makes this fault develop?

A big killer of central heating systems is debris. This includes sludge and lime scale. And prevention methods include installed a scale reducer, magnetic system filter installation (<http://heatingforce.co.uk/blog/magnetic-system-filters/>) and ensuring the system is dosed with inhibitor.

It may be (especially if no fault prevention methods are in place) that the sensor has become blocked with debris.

(The underlining is my emphasis)

The above article suggests to me that sludge, scale or debris could affect the proper working of a water pressure sensor. Mr C's son says that his engineer checked the maga clean (sic) and that there was no sludge present. However Mrs C's engineer doesn't comment on

whether, when he replaced the water pressure switch, he noticed any sludge, scale or debris, or that he checked the magnaclean.

I therefore don't have any evidence before me that contradicts the opinion of RSA's engineer that there was scale in Mrs C's central heating system, which he identified in the flow and return valve hoses. What I do have is information that sludge, limescale and other debris can cause a failure of the part that Mrs C's engineer replaced.

So in the absence of any information to suggest that the water pressure switch failed for some other reason, or any other evidence that there was no sludge, scale or debris in the system, I have nothing before me to contradict the opinion of RSA's engineer. And if that opinion is correct, then RSA is right to say that Mrs C's isn't covered for this repair. It would also be right to say that the fault wasn't misdiagnosed.

My conclusion is that in the absence of any evidence to the contrary, RSA's engineer didn't misdiagnose Mrs C's boiler problem, and it therefore isn't appropriate for me to ask it to refund the premium she paid or do anything else.

my final decision

For the reasons I've stated above, I'm not upholding Mrs C's complaint and I'm not going to ask Royal & Sun Alliance Insurance plc to do anything.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 16 December 2018.

Nigel Bremner
Ombudsman