

complaint

Ms L complains that U K Insurance Limited is responsible for poor service in connection with the home emergency section of her home insurance policy.

background

Ms L's policy covered repairs to her central heating boiler. UKI was the insurer responsible for dealing with claims. Where I refer to UKI, I include engineers and others for whose actions I hold UKI responsible.

Ms L had no hot water and called UKI for help. She complained about the response.

Our investigator recommended that the complaint should be upheld. She thought that - because of delays and poor service from UKI - Ms L was without hot water for a month. The investigator recommended that UKI should compensate Ms L £200.00 for the stress and inconvenience caused.

UKI agreed with the investigator's opinion.

Ms L disagreed. She asked for an ombudsman to review the complaint. She says, in summary, that £200.00 is still low.

my findings

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

The policy covered repairs up to a limit of £500.00. But it didn't cover any work, including power flushing, due to water scale deposits or sludge caused by corrosion.

If a boiler was beyond economic repair, the policy didn't cover repairs. Instead it covered £250.00 towards a replacement.

UKI's engineer visited on Bank Holiday Monday 27 May 2019. I accept Ms L's statement that he only stayed for ten minutes.

On 30 and 31 May 2019 Ms L called to ask for an update. By 1 June 2019 UKI knew the engineer didn't have photos. But on 4 June 2019 UKI declined the claim on the basis of the engineer's report that included mention of "*signs of corrosion*".

On 5 June 2019 Ms L got an independent engineer's report. It included a statement that there was "*no sign of corrosion*". That report cost her £70.00. It said she needed a new diverter valve and for the plate heat exchanger to be replaced or at least cleaned. Ms L told UKI about the report straight away.

The engineers' reports were inconsistent about corrosion. So UKI could've arranged a re-inspection. Instead - on 21 June 2019 - it paid Ms L £70.00 to cover her engineer's report and £330.00 for the repairs.

So I find that UKI's engineer had been wrong about corrosion. There isn't enough evidence for me to say that he was dishonest.

Since she brought her complaint to us, UKI has offered Ms L £100.00 compensation.

I accept that Ms L had to wait for the insurer's payment before she could pay for the boiler to be repaired.

In the meantime it was already a difficult time for her as she was in the process of selling her property. UKI had put her to the trouble of instructing and paying an engineer to do a report. I don't doubt that she felt UKI had tried to cheat her. And she was without hot water for about four weeks. She had to travel to have showers away from home.

Overall I agree with the investigator that £200.00 is fair and reasonable.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint. I direct U K Insurance Limited to pay Ms L £200.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 18 December 2019.

Christopher Gilbert
ombudsman