

complaint

Mr M is unhappy with Aviva Insurance Limited's handling of his claim for a damaged boiler under his home insurance policy.

background

Mr M made a claim for his damaged boiler. Things went wrong and Mr M ended up with two complaints with this service - one was with a different insurance company about the boiler insurance. But Mr M was also unhappy with Aviva. He felt that there had been uncertainty and confusion surrounding his claim. He had conflicting advice given to him, and Aviva hadn't answered all of his questions.

Our adjudicator didn't uphold the complaint. She said that Aviva had passed on the boiler part of the claim to the correct insurance company and that this was reasonable. Our adjudicator said that £50 compensation for the issues and confusion caused by Aviva was fair. Mr M didn't accept this and asked for his complaint to be passed to an ombudsman for 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 can understand that Mr M found the situation confusing. Based on the policy details I have seen I accept that Aviva didn't provide the boiler cover. But it did pass the claim details on to the correct insurer that did provide the insurance. Mr M wasn't happy with this but I think it's clear in the policy that Aviva wasn't the insurer for home emergency cover. As pointed out by our adjudicator parts of policies are sometimes insured separately. This doesn't mean the policy is automatically unfair or unreasonable.

I don't think there is any dispute that the service and handling of the claim should have been better. But Aviva did pass on the damaged boiler claim to the right insurer. I accept that Aviva didn't cause delays to the boiler claim but it did fail to get to grips with communicating with Mr M and keeping him up to date on what was happening. Mr M did ask a lot of questions of Aviva that it didn't properly deal with although it did point out on some occasions that it had no more to say on the subject, there was nothing more to add. As Aviva was never going to be settling the claim I find the offer for its errors of £50 to be reasonable.

In relation to investigating Aviva's products and services more widely as mentioned in Mr M's correspondence this is an issue that he would need to take up with the regulator – The Financial Conduct Authority (FCA). It isn't the role of this service to undertake such a review we deal only with individual complaint issues.

my final decision

I don't uphold this complaint.

I make no award against Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 October 2015.

John Quinlan
ombudsman