

complaint

Miss F complains about the service she received from the Society of Lloyd's under her home emergency insurance policy.

background

Miss F experienced problems with her heating boiler, which ultimately led to it being replaced under her policy.

Miss F complained to Lloyd's about the length of time she'd been without heating and hot water and also about damage to her cupboard and flooring.

Lloyd's agreed the service Miss F had received wasn't acceptable and it offered her compensation of £250. It also said it hadn't received the photographs Miss F said she'd sent showing damage to her cupboard and flooring. And if she sent them again, it would consider that aspect of her complaint further.

Miss F didn't consider £250 to be adequate compensation for the trouble and upset she'd experienced, so she complained to this service.

Our adjudicator thought Miss F's complaint shouldn't be upheld.

Miss F disagreed with the adjudicator's conclusions, so the matter's been referred 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've decided not to uphold Miss F's complaint and I'll explain why.

Miss F says she was without heating and hot water for three weeks. And she had to take five days off work because of the time taken to deal with the matter. She also says the engineers caused damage to her cupboard and flooring and Lloyd's should pay for the repairs.

Miss F also says she's unhappy that Lloyd's is now saying she doesn't have to renew her annual policy to get her boiler replaced, when she was previously told she'd have to renew it.

Lloyd's says its agent has confirmed that once it replaces a boiler it asks the consumer to continue with the cover for a further 12 months at renewal, but this isn't binding. It says its agent has confirmed Miss F can let her policy lapse at the renewal date, if she wishes. Miss F was left without heating and hot water for 18 days before her replacement boiler was fitted. It's clear that this was at least partly due to delays and poor service by Lloyd's. Miss F also took time off work and she suffered trouble and upset.

But Lloyd's has acknowledged the service Miss F received wasn't acceptable. And it's offered her £250 compensation for her trouble and upset. It's also said if she re-sends the photographs it will consider her complaint about damage to her cupboard and flooring. I think this is reasonable. And I don't think it would be reasonable for me to ask Lloyd's to pay Miss F any more compensation, in the circumstances.

my final decision

I don't uphold Miss F's complaint against the Society of Lloyd's.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 22 July 2016.

Robert Collinson
ombudsman