

complaint

Ms B is unhappy with the repairs carried out by AXA Insurance UK Plc ("AXA") following a claim on her home insurance.

background

In August 2018 Ms B had a fire in her home and made a claim on her home insurance. The property needed significant repairs and Ms B had to move out of the property while these repairs were taking place.

The claim has now been settled but Ms B has raised some outstanding issues that she remains unhappy about:

- Ms B says when she returned to her home, she had a gas leak and no hot water. She says she was told this was because part of the boiler was missing. She also complains that she wasn't provided with gas safety paperwork when the new boiler had been fitted. This meant she couldn't provide it to the network provider when it came to inspect the boiler and turn off the gas following the gas leak.
- Ms B says her electrics weren't repaired properly as it was discovered that the wrong fuse was put in the electricity board. She is unhappy that this was the second occasion AXA's contractors put her family's lives at risk. And she says she incurred additional electricity costs as a result of the fault.

AXA has acknowledged that it has made mistakes in its handling of this claim and has paid Ms B a total of £600 compensation to reflect the distress and inconvenience caused to her. But it said it didn't think its contractors had caused the problems with the electrics and thought this was more likely to be Ms B's own contractors.

Our investigator thought the complaint should be upheld in part. She agreed that the claim hadn't been handled as well as it should have been but thought the £600 compensation paid to Ms B was fair and reasonable in the circumstances. But she did think that, as AXA's contractor had installed a new electricity board, the incorrect fuse was most likely to have been installed by them. And she asked AXA to pay the additional cost of electricity Ms B had incurred as a result of this. AXA agreed to cover these costs.

Ms B didn't agree with the investigator, so the complaint has been passed to me.

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've reached the same conclusions as our investigator and for the same reasons.

boiler issues

Ms B says there was a gas leak when she moved back into the property and as a result she was without heating and hot water. She says this was due to a fault in the boiler caused by AXA's contractor. AXA has acknowledged that there were issues with the boiler after it was installed. And when it was informed of these, appears to have arranged for an engineer to visit Ms B's property as soon as possible to ensure the issues were fixed and Ms B wasn't

without hot water and heating. So while there was an issue with the newly installed boiler, I think AXA took reasonable steps to correct this as soon as possible.

Ms B is concerned that AXA allowed her and her family to move back into a house that was unsafe as she wasn't given the gas safety paperwork until after she moved back into the property. The network engineer that visited the property and turned off the gas informed Ms B that it was illegal for her to be staying in a property that didn't have a safety pass certificate. I can understand that this would have caused Ms B more stress, particularly given the traumatic event she had already been through. But it seems the paperwork was forwarded to her a short time after she moved in. And while she may not have had the paperwork herself, there is nothing to suggest that the boiler installation wasn't safe at the time Ms B moved back into the property – just that Ms B didn't have the paperwork showing that.

electrical issues

AXA's contractor fitted the new electricity board in Ms B's property. Ms B has told us that although she did have her own contractors in after this, they were plasterers to do one wall upstairs in the property and she sees no reason that they would have touched the electricity board. Based on what both parties have told me, I think it's most likely the incorrect fuse was fitted by AXA's contractors. So it follows that I think AXA is responsible for the problems with the electricity.

This has caused Ms B financial loss as she says her electricity bill for that period was more than it would have been had the electricity board been working as it should have done – and her electricity supplier has confirmed that is likely to be the cause of her high electricity bill. So, as it has agreed, I think AXA should cover the additional costs Ms B incurred.

I note Ms B would like AXA to cover the entire bill for this period, but Ms B moved back into the property during the period the bill was for and therefore would have used electricity in the time she lived in the house. I don't think it would be fair and reasonable to ask AXA to pay for electricity that Ms B and her family used – and always would have used – in their day-to-day lives. Rather, I think AXA needs to cover the *extra* cost Ms B incurred as a result of its error.

compensation

AXA has paid Ms B a total of £600 compensation for the errors it made in handling her claim. She believes it should pay more compensation as she says it put her and her family in a dangerous situation twice as the works hadn't been carried out properly. She says AXA has caused ongoing stress and anxiety.

Ms B has commented that AXA put her family at risk – and I can understand why that would have caused her a lot of worry, especially as her family has already been through a traumatic event. But I have to consider what actually happened, rather than what could have happened. So while I can appreciate how upsetting it must be to consider what could have happened, the events that actually took place thankfully did not cause any harm to Ms B or her family.

I don't doubt that Ms B has been caused a significant amount of distress through the issues with her boiler and the electricity. And I can see that AXA's agents haven't always provided a good level of customer service, which has meant that Ms B needed to chase things more

often than she should have done. But I also have to consider that AXA rectified the issues with the repairs fairly quickly and has already acknowledged where it's handling of the claim could have been better. So taking everything into account, I think the compensation AXA has already paid to Ms B is fair and reasonable in the circumstances and reflects the distress and inconvenience Ms B has been caused.

my final decision

My final decision is that I uphold this complaint in part. If it hasn't done so already, AXA Insurance UK Plc should pay Ms B the additional costs she incurred for her electricity due to the faulty fuse.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 30 April 2020.

Sara Falzon
ombudsman