

complaint

Mrs G is unhappy about the installation cost of a new boiler under her home emergency policy provided by Aviva Insurance Limited. Although other parties have been involved in providing the policy service I'll refer to Aviva throughout the decision.

background

Mrs G made a claim when her boiler started leaking and causing sparks. The policy provides cover for the breakdown of the boiler and the central heating system. In certain circumstances if a boiler needs replacing Aviva will provide and install a new boiler but the policyholder has to pay for the installation. In this case an engineer condemned the boiler and a boiler installation quote of just over £1350 was provided to Mrs G. Aviva would pay for the cost of the boiler itself as part of the cover under the policy. Mrs G wasn't happy with the cost, she said as a long standing customer this was too expensive. Aviva arranged a second quote with another contractor. The cost for this quote came in at around £1280 but this didn't include a power flush. Mrs G felt this was also too expensive.

Aviva said Mrs G could get her own quote for the work and it would pay roughly £400 towards the cost of the replacement boiler if she preferred to take this option. It also provided heaters as noted in the policy but Mrs G wasn't able to use these due to her health. Mrs G said she'd be willing to pay £800-900 for the installation and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said that Aviva had acted in line with the policy wording and cover. Although she accepted that the cost was high Aviva had acted reasonably. Our investigator pointed out that an offer was made for the cash amount of the boiler (the cost to Aviva) to allow Mrs G to use her own contractor. As the hot water and heating weren't working Aviva did provide heaters. But due to Mrs G's health she wasn't able to use them. Our investigator asked if Mrs G has made Aviva aware of this problem but she hadn't. In the circumstances she didn't feel she should ask Aviva to offer any more than it already had done.

Mrs G remained unhappy and asked for her 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.

In view of the issues Mrs G did in the end go ahead with the first quote offered by Aviva at just over £1350. This work was completed within two weeks from the initial claim notification.

The policy wording is clear that if a replacement boiler is necessary "*you will be required to pay the installation costs*". The wording also confirms the new boiler will match the old boiler and provide the same heating and hot water. It seems that there isn't any argument that is what Aviva offered. Mrs G is unhappy about the expense. But I can see that a second quote was put forward, Aviva also said it would pay around £400 towards the costs of the replacement boiler and Mrs G was given the opportunity to get a quote herself. In view of this I think Aviva acted reasonably. It offered all the options it's required to under the policy and none of these particularly suited Mrs G. So although I can understand Mrs G was

unhappy I can't say that Aviva acted unfairly or unreasonably. Mrs G was given all the options and it was left to her to choose what action to take. There was no evidence that Mrs G could've got the work done for a lower price so I can't say that Aviva has acted unreasonably based on the quotes I've seen. The policy confirms that a Gas Safe engineer should be used but doesn't have to be an engineer provided by Aviva.

In relation to the heaters the policy said it would provide heaters and it did. Aviva wasn't aware that the heaters would cause particular problems for Mrs G and she didn't inform it. So on this point I also think Aviva acted reasonably.

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 Mrs G to accept or reject my decision before 24 November 2018.

John Quinlan
ombudsman