

complaint

Mr R complains about the service he received from Aviva Insurance Limited under his home emergency insurance policy.

background

Mr R complained to Aviva about various aspects of the service he'd received from it in relation to problems with his heating system.

Aviva acknowledged the matter had taken longer to resolve than it should. And it offered Mr R £200 compensation. But it rejected the other aspects of his complaint. So, Mr R complained to this service.

Our investigator thought Mr R's complaint shouldn't be upheld.

Mr R disagreed with the investigator'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 Mr R's complaint and I'll explain why.

Mr R says his boiler broke down in October 2016 and an independent gas engineer suggested the heat exchanger was at fault and told him he would be better economically to replace the boiler. He says he then contacted Aviva, told it the advice he'd received and offered it the opportunity to pay him the £500 'beyond economical repair' sum due under his policy. But he says Aviva sent its own engineer to assess the boiler. And he says he then endured two and a half months of repeat visits during very cold winter months and over Christmas.

Mr R also says when it became clear that the heat exchanger needed replacing, Aviva insisted on a water test, which it said showed a positive reading. He says it advised a system flush was needed and told him this was the cause of the boiler problem. And he says he was left with no alternative but to have a system flush and buy a new boiler at his own expense.

So, Mr R says he wants Aviva to reimburse the cost of the system flush and give him a £500 'beyond economical repair' payment towards his new boiler. And he says he wants it to pay him £640 compensation for the trouble and upset caused to him and his family. And £180 compensation to cover his alternative heating and use of an electric immersion heater during the time his boiler wasn't working.

I see Mr R obtained an independent engineer's report in October 2016 which suggested a replacement primary heat exchanger was required. But from the information Aviva's given us, this wasn't diagnosed as being the reason for the breakdowns in November and December. And I note an engineer attended Mr R's home and left the boiler working after each callout. So, I can't conclude replacing the heat exchanger would've prevented these breakdowns.

I note Mr R thinks the system flush wasn't needed. And he's pointed out that the engineer's report he obtained in October 2016 supports this view. But I've seen the results of an independent test which was carried out on a water sample taken from the heating system in December 2016. These indicate that a system flush was needed, due to boiler scaling. So, in these circumstances I can't conclude this wasn't necessary and I can't ask Aviva to reimburse what Mr R spent having a system flush carried out, as this isn't covered by his policy.

Mr R says Aviva should pay him £500 for his boiler being beyond economic repair. But I see Aviva didn't declare the boiler to be beyond economic repair. And it appears Mr R decided to replace it without consulting Aviva. So, in these circumstances the relevant term in Mr R's policy doesn't apply.

Mr R's told us about costs he incurred in making temporary heating arrangements. And he wants Aviva to pay him £180 to cover these costs. I haven't seen a breakdown of this figure. And, in any event, this doesn't appear to have been included in Mr R's complaint to Aviva. So, I can't make a decision about this issue.

I see Aviva made a number of visits to Mr R's home in November and December 2016. And it replaced various parts relating to his heating system. Aviva's acknowledged there were some delays on its part during this time and it's offered Mr R £200 compensation. Having looked carefully at all the information both parties have given us, I think this is in line with the sort of compensation payment this service would make in circumstances of this nature.

So, I don't think it would be fair for me to ask Aviva to pay Mr R any more compensation. And, for the reasons I've explained above, I can't uphold his complaint.

my final decision

I don't uphold Mr R's complaint against Aviva Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 7 August 2017.

Robert Collinson
ombudsman