

complaint

Mr N's complaint against Ambant Underwriting Services Limited ("Ambant") is about the service provided under his HomePlan insurance policy.

background

Mr N took out a CORGI HomePlan policy in December 2016 to cover his central heating system. The policy was administered by Ambant and, as the responsible business for this complaint, I'll refer to them throughout this decision.

Alongside his insurance policy, Mr N also paid for an annual service. His boiler was serviced in July 2017 and July 2018.

Mr N's central heating stopped working properly in November 2018 and so he called to make a claim on his policy. The problem was eventually resolved by an engineer from another company. Mr N has made a separate complaint against the underwriter of his policy about how that claim was handled.

Mr N's annual cover was due to end on 29th December 2018. Earlier that month Mr N noticed that Ambant had taken a direct debit payment to renew his policy. Ambant told him his policy had been set to automatically renew. But they agreed to cancel his policy and refund the premium he'd paid.

Mr N complains that his boiler services were below the standard that should be expected. Our investigator has explained to Mr N that we can look at the service he received in 2017. But we can't look at the service in 2018, as it was separate to his insurance contract.

Mr N also complains that he didn't know his policy would be renewed automatically. He says he didn't receive any letters telling him his policy would renew with an increased premium.

Mr N would like to be reimbursed for the full cost of his HomePlan policy, and compensated for the inconvenience he's been caused.

Our investigator looked into Mr N's complaint. She didn't think Ambant needed to do anything more. Mr N disagrees and has asked for an ombudsman 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.

Mr N complains that the boiler service in July 2017 was perfunctory. He says the engineer spent five minutes on the boiler and ten minutes unnecessarily bleeding the radiators.

The purpose of the annual service is to ensure the boiler is operating safely. I can't be sure exactly what checks the engineer carried out on Mr N's boiler, but I've not seen any evidence he complained about the service at the time. I've thought about what Mr N has said, but overall I don't think I've got enough evidence to say that Ambant failed to carry out the service properly.

I've also looked at Mr N's complaint about the renewal of his insurance. Mr N's policy said he would be sent a renewal letter, including details of the premium, at least 14 days before the renewal date. As Mr N paid by direct debit, his policy would be renewed automatically unless he told Ambant he wanted to cancel it.

Ambant have provided a copy of their records for Mr N's policy. They indicate that a number of renewal letters were sent to Mr N. As Ambant hadn't heard anything from Mr N, they renewed his policy automatically.

Based on the evidence I've seen, I think Ambant sent Mr N the renewal letters. I can't be sure why he didn't receive them, and it's very unfortunate that he didn't. But I don't think I can hold Ambant responsible for that.

Once Mr N realised his policy had been renewed he contacted Ambant and they cancelled it. Ambant refunded Mr N the premium he'd paid, so he didn't lose out as a result of what happened.

I realise this won't be the outcome Mr N was hoping for, but I won't be upholding his complaint. I won't therefore be asking Ambant to do anything more.

my final decision

For the reasons I've explained, my final decision is that I don't uphold Mr N's complaint against Ambant Underwriting Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 3 June 2019.

Matthew Young
ombudsman