

complaint

Mr F complains about the problems he experienced when he asked U K Insurance Limited ("UKI") to do repairs on his boiler under his home emergency policy.

background

Mr F told us that he reported a leak from his boiler to his insurer, UKI, on 16 December 2018. An engineer came out the same day, and said a part needed to be ordered. That could take up to three days.

Mr F said he checked with UKI the next day, and was told it had received the request for a part. On 18 December, he was told no action had been taken to approve the request. On 20 December he was again told the request hadn't been approved, and he could call again later the next day if he hadn't heard by then. He rang again on 21 December, and was told the engineer would attend on 24 December to fit the part. He'd have to stay in all day.

Mr F said that although UKI repeatedly said it would ring him and update him, it never did that. He had to contact it. UKI cancelled his 24 December appointment halfway through that day and rebooked for 27 December in the morning. It then got in touch on 26 December to say that it couldn't send an engineer on the morning of 27 December after all, and the engineer would come out later that day instead.

Mr F said UKI's response to his complaint was superficial. It didn't take account of the number of times appointments had been changed, or the inconvenience to him and his family. He said UKI hadn't even been able to confirm this response dealt with this problem.

Mr F said that the payment of £100 that UKI had offered him was derisory in view of the issues he'd experienced.

UKI said that it had written to Mr F and said sorry, and sent him a cheque for £100. It didn't think it had to do any more than that.

Our investigator didn't uphold this complaint. She said that she could appreciate that it would be stressful and time consuming to rearrange plans during the Christmas period. So she'd thought about whether what UKI did was enough to make up for what had gone wrong. And she thought it was. She said that what UKI had done, by offering £100 and apologising, was in line with our guidelines. She said that she didn't think it needed to do any more.

Mr F said that our investigator hadn't mentioned in her view all of the times he'd contacted UKI. He set that out for us. He said that he'd wasted two days of holiday waiting in for an engineer. And he said that the insurer shouldn't just be telling him to tow the line when appointments changed. Mr F was concerned that UKI wasn't telling us the full story.

Our investigator said that she'd mentioned in her view two occasions when Mr F checked whether replacement parts had been approved, but she did understand that he'd contacted UKI more than twice. Our investigator spoke to Mr F, and he said that he'd had to change Christmas plans for him and his family because of the changed appointments. He couldn't leave the boiler leaking while he was going to be away from home. He also said that UKI provides emergency cover, so claims shouldn't take so long to resolve.

Mr F wanted his case to be considered by an ombudsman. So his case was passed to me 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. I've reached the same overall conclusion on this complaint as our investigator, and for broadly the same reasons.

Mr F has a home emergency policy which he pays for as part of a packaged bank account. The policy is underwritten by UKI.

Mr F complains about what happened when he tried to arrange repairs under the policy. He's told us about how many times he had to contact UKI, and how long it took to get UKI to confirm it was doing the repairs and book an appointment. And he's told us that the appointment was then rearranged twice. He's also told us about the impact this had on him and his family, during the Christmas period.

I do think that it's unfortunate that UKI didn't do a better job of keeping in touch with Mr F about the progress of his claim. It doesn't seem as if it was an urgent job, Mr F's boiler doesn't appear to have stopped working during this time, but it was still something that needed repaired, and Mr F would certainly have been concerned to make sure the boiler was no longer leaking if he was intending to go away from home. But I think it's only fair to balance that out against the problems that insurers face in trying to organise work at this time of year, and the other demands on the engineers at this time.

Overall, I do accept that UKI's service fell short. But I don't think that it fell so far short, that UKI needs to pay more in compensation than the £100 it says it has sent him.

I know that Mr F will be disappointed by this, but I don't think it would be consistent with our service's overall approach to awards, and in particular with awards I've made in other cases, to increase the amount of compensation in this case. So, although I know that Mr F will be disappointed, I don't think that his complaint should be upheld.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 26 April 2019.

Esther Absalom-Gough
ombudsman