

complaint

Miss D complains that Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros S.A. gave her poor service under a boiler insurance policy.

background

Following an annual service, Miss D had several visits from Mapfre's engineers trying to fix her boiler. She complained that they did not succeed.

The adjudicator did not recommend that the complaint should be upheld. He thought that Mapfre had made every attempt to repair the boiler. He said that it should have contacted the boiler manufacturer sooner than it did. But it had offered £200 which the adjudicator thought was in line with any recommendation he would have made.

Miss D disagrees with the adjudicator's opinion. She says the £200 was not compensation for poor service – Mapfre paid it because it decided the boiler was beyond economic repair (BER), she says.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Where I refer to Mapfre I include its agents for whose actions I hold it responsible.

A period of almost three months went by while Mapfre tried to fix the boiler. I do not doubt that this was frustrating for Miss D. But her boiler displayed a number of error codes. So I do not think it was unfair or unreasonable for Mapfre to follow a process of elimination.

In fact, I think Mapfre carried on trying to find a solution even after it reached the policy limit.

Miss D has not provided any engineering evidence that Mapfre's engineers' work fell below a reasonable standard. But I accept that there were some delays and poor communication.

Before she brought her complaint to us, Mapfre paid Miss D £200. As the policy did not provide any payment where the boiler was BER, I count the payment towards what I would otherwise have awarded as compensation for the shortcomings in its service. Overall I do not think it would be fair and reasonable to order Mapfre to pay Miss D any more.

my final decision

For the reasons I have explained, my final decision is that I do not uphold this complaint. I make no order against Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros S.A.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss D to accept or reject my decision before 29 July 2015.

Christopher Gilbert
ombudsman