

complaint

Mrs N complains that Ageas Insurance Limited gave her poor service under the home assistance section of her household insurance policy.

background

Mrs N's boiler stopped working. She complained about the response from Ageas (including its agents).

The adjudicator did not recommend that the complaint should be upheld. He concluded that Ageas' offer of a £25 voucher and £250 was fair and reasonable.

Mrs N disagrees with the adjudicator's opinion. She says Ageas' engineers left her and her family without heating and hot water for about eight days.

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 the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

When Mrs N called for help, the insurers sent engineers the same day and the following three days. But they did not get the boiler going – even after replacing a printed circuit board (PCB). And Mrs N was left with a partially dismantled boiler and inadequate communication from the engineers.

There were further visits. And the insurer's agents displayed some debate or reluctance, before they replaced a pump and got the boiler going.

I find it likely that Ageas ought reasonably to have got the boiler fixed within a day or two.

But Mrs N had been left without a working boiler for about nine days in early May – with three children in the house.

When Mrs N complained, it took some time for Ageas to respond. But it did so within the eight weeks which the Financial Conduct Authority rules require.

The insurer's agent apologised for its service. In addition to a £25 voucher it had previously sent, it sent Mrs N a cheque for £250 for distress and inconvenience.

Overall, I do not conclude that it would be fair and reasonable to order Ageas to pay any more for the trouble and upset it caused Mrs N.

my final decision

For the reasons I have explained, my final decision is that I do not uphold this complaint. I make no award against Ageas Insurance Limited.

Christopher Gilbert
ombudsman