

complaint

Mr T complains that U K Insurance Limited (UKI) unfairly declined a claim he made under his home emergency cover, he's unhappy with the level of service provided.

background

Mr T has service breakdown cover for home emergencies with UKI. In February 2018 Mr T's boiler wasn't working and he contacted UKI. An engineer was called and came to his home the following morning. After several hours the engineer left, saying he would return after getting some parts.

Mr T called UKI later that day he was told the engineer wouldn't be returning as his boiler would not be covered by the insurance. This was because it was over ten years old and not under a guarantee. Mr T complained to UKI, saying he wanted his money back as he'd spent around £700 to have this issue resolved.

UKI said Mr T had initially advised in a phone call that his boiler was seven years old – which it took on good faith. But once it established the boiler was over ten years old it wasn't able to continue with any work in line with the policy Mr T had in place. But it said it would offer him £50 to account for unclear communication.

Mr T brought his complaint to our service. He said UKI shouldn't have begun works on his boiler if it wasn't covered. And he was unhappy the engineer hadn't returned, leaving the cover off of the boiler. Mr T also raised concerns about the way UKI handled his complaint.

Our investigator looked into things and didn't uphold the complaint. She said Mr T's policy doesn't cover boilers over ten years old so she wouldn't ask UKI to cover the repair. And she felt £50 for trouble and upset was fair in the circumstances.

Mr T disagreed and said he felt UKI had lied about what happened. He said its engineer should've known from the outset that his boiler wasn't covered. And he asked for £300 compensation. Because he disagreed the complaint has been passed to me for an ombudsman's 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.

Having done so, I'm not upholding this complaint. I'll explain why.

Mr T's policy provides him with home emergency cover. Under the "*What is not covered*" section it says it will not cover boilers over ten years old. It's not in dispute that Mr T's boiler is older than this, so I wouldn't expect UKI to cover any repairs to it as a result.

Mr T has explained he initially believed his boiler was only seven years old when he first called UKI. UKI said it took this on good faith which is why it sent out an engineer the following morning. Taking this into account I don't think UKI was at fault for not immediately knowing the details of Mr T's boiler – especially as he was unsure himself.

Following an inspection the engineer fitted a pressure sensor but found a second part – a printed circuit board – was also needed. When this was ordered UKI said it became aware of the age of the boiler due to its serial number. I don't think it's unreasonable that the engineer didn't identify the age of the boiler sooner than this.

Mr T has raised concerns about the information he was given. And I agree that UKI could've told Mr T his boiler wouldn't be covered sooner than it did. I say this as it seems Mr T was only this after calling UKI himself. UKI has awarded £50 to compensate for this delay. And given this could've only delayed Mr T's decision to proceed with another engineer by several hours, I think this is fair.

Mr T has said he felt the engineer left the boiler in an unsafe condition, and this could've caused damage to the property. I've not seen any evidence that the boiler was left in an unsafe condition, nor have I seen anything to show any actual damage was caused. And in any case Mr T told us a separate engineer attended his home the following day and was able to repair or replace the boiler to working condition.

For these reasons I'm satisfied UKI's decision to decline the claim was fair, and its offer of £50 to account for communication is reasonable.

Mr T has raised concerns about the way UKI has investigated this complaint. Because complaint handling is not a regulated activity, this is not something our service can look into.

my final decision

For the reasons I've given above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 21 April 2019.

Jack Baldry
ombudsman