

## **complaint**

Mrs B complains about the service she received from Ageas Insurance Limited under her home emergency insurance policy.

## **background**

Mrs B experienced problems with her central heating boiler and Ageas attended.

Mrs B was unhappy with the work carried out by Ageas and she considered it had caused a damp patch on her ceiling. Mrs B wasn't satisfied with Ageas' response to her complaint, so she complained to this service.

Our adjudicator thought Mrs B's complaint shouldn't be upheld.

Mrs B disagreed with the adjudicator's conclusions, so the matter's been referred to me to make a final decision.

I recently issued my provisional findings on this complaint. I explained that I thought Mrs B's complaint should be partly upheld and that Ageas should pay Mrs B the cost of repairing the damp patch on her ceiling.

This was different to the adjudicator's opinion, so I invited both parties to comment and provide any additional evidence for me to consider.

A copy of my provisional decision is attached and forms part of this final decision.

## **my findings**

I've again considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

As neither Mrs B nor Ageas has provided any further information or arguments for me to consider, I see no reason to change the conclusions set out in my provisional decision. So I partly uphold Mrs B's complaint.

## **my final decision**

I partly uphold Mrs B's complaint against Ageas Insurance Limited. It must pay Mrs B the cost of repairing the damp patch on her ceiling.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 1 July 2016.

Robert Collinson  
**ombudsman**

**copy of my provisional decision**

**complaint**

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**my provisional findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm currently minded to partly uphold Mrs B's complaint and I'll explain why.

Mrs B says Ageas attended several times, but wasn't able to mend her boiler. She says the boiler then developed an intermittent fault, which Ageas says isn't covered under her policy. Mrs B believes this was caused by having several different engineers carrying out work on the boiler. And she says a private engineer told her there was nothing wrong with parts Ageas had replaced.

Mrs B also says Ageas caused a damp patch on her ceiling, which it should pay to repair. She has recently given us photographic evidence showing a bowl which Mrs B says was a quarter full of water after it had been placed under the boiler for half an hour after the Ageas engineer had attended. She says this was four months before the shower problem, which has nothing to do with it. She also says the shower's in a completely different location, so there's no link with the problem caused by the boiler.

Ageas says it agreed to pay up to the limit of indemnity under Mrs B's policy, resulting in a payment of £190 to Mrs B. It says Mrs B can use this towards the cost of later work which was carried out by a private engineer. Although Ageas says this is unrelated to the work which it carried out.

Ageas also says the report by Mrs B's private engineer doesn't say there was nothing wrong with the parts Ageas replaced. And it thinks the damp patch on Mrs B's ceiling was probably caused by leaking seals in a shower unit.

The engineers' reports I've seen don't indicate the intermittent fault with Mrs B's boiler was caused by Ageas. So, I don't have enough evidence to conclude Ageas probably caused this fault.

Ageas has agreed to pay £190 to Mrs B. It says she can put this money towards the cost of later work carried out by a private engineer. I think this is reasonable.

I've seen two reports which refer to the damp patch on the ceiling. A report obtained on behalf of Ageas says the seals in a nearby shower unit are in a poor condition and need to be replaced before the ceiling is repaired. This report says leakage from the shower seals is much more likely to be the source of the damp patch than the boiler.

A report obtained by Mrs B's household insurer says the cupboard which houses the boiler is directly over the location of the damp patch. It says there's evidence water from the boiler has damaged timber work in the past, but the area was reading dry at the time of the inspection. The report says no leaking pipes could be seen in the cupboard and it appears water may well have escaped during the boiler works in this room.

Mrs B's told us there was water leaking from the boiler immediately after an Ageas engineer attended. And she's given us photographs showing a bowl containing water, which she says came from the boiler.

Ageas hasn't indicated what it thinks caused the damage to the shower seals and it hasn't said they were definitely leaking at the time of the boiler repair. Mrs B says they weren't. Also, the reports indicate the boiler is directly over the damp patch, whereas the shower isn't.

For all these reasons I'm currently minded to conclude it's most likely the damp patch on the ceiling was caused by leakage from the boiler when an Ageas engineer was working on it. And that Ageas should pay the cost of repairing this damage.

### **my provisional decision**

For the reasons set out above, but subject to both parties' responses to this provisional decision, I'm currently minded to partly uphold Mrs B's complaint against Ageas Insurance Limited. And to ask it to pay Mrs B the cost of repairing the damp patch on her ceiling.

Robert Collinson  
**ombudsman**