

complaint

Miss J complains about the length of time it took Acromas Insurance Company Limited ("Acromas") to repair her central heating boiler when she made a claim under her home emergency insurance policy.

background

Miss J had home emergency cover with Acromas through her bank account. On 19 March 2018 her central heating boiler broke down leaving her without any heating or hot water. So she notified Acromas.

Acromas's engineers attended, but it took them three attempts, and until 6 April 2018, before the boiler was operating again. She complained to Acromas that:

- It had taken this length of time because the engineers had used the wrong parts;
- she had to take time off work;
- she was without heating and hot water throughout; and
- although Acromas had offered hotel accommodation, this wasn't satisfactory because it didn't include her pets.

Acromas apologised for the time it had taken to complete the repairs, which it acknowledged was far from satisfactory. It paid her compensation of £250 in recognition of the delay. Miss J didn't think this was enough in view of the trouble and upset she had gone through. Her family had to move out because there was no heating or hot water, and she had to take time off work. So she complained to us.

Our investigator didn't recommend that this complaint should be upheld. He said the engineers had attended within 48 hours. They found the connection to the plunge sensor had melted and snapped off. Because of this, they weren't able to test the boiler, as they were unable to get power to pump, fan, and other important components to the system.

A new sensor and cable was ordered, and eventually replaced on 29 March 2018. At that stage it was found a new PCB (printed circuit board) was required. The investigator didn't think this would have been apparent until power was restored after the first repair.

The new PCB was fitted on 4 April 2018, but it was then found a gas valve wasn't opening and needed to be replaced. Again the investigator didn't think this could have been anticipated until the PCB was working properly. The valve was replaced, and the heating and hot water restored, on 6 April 2018.

The investigator said that while he understood Miss J's frustration at the time it took to resolve the boiler failure, he didn't think Acromas or its repairers had caused any unnecessary delays. Acromas had offered Miss J £250 as compensation for the time it took to complete the repairs, which he thought was fair in the circumstances.

Miss J's policy said:

'We will also pay up to £250 for overnight accommodation including transport for you or your family if you're unable to stay in your home due to a covered emergency.'

Acromas had offered to arrange hotel accommodation, but Miss J declined this because she wouldn't have been able to take her pets with her. While he understood Miss J's decision, the investigator said provision for pets wasn't included in the insurance cover. So he couldn't ask Acromas to do anything more to put things right.

Miss J didn't accept the investigator's recommendation. So this complaint has been passed to me to issue a 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 have read the files of Acromas and its engineers to try to understand how the delays arose. Although Miss J has said that part of the cause was that the engineers ordered the wrong parts after their first visit, this doesn't seem to be the case.

It appears the boiler was not a common model, and was over 16 years old. So parts for it weren't as readily available as for other models, and the need for a replacement PCB became apparent immediately before a bank holiday weekend. Also the nature of the faults meant that later faults didn't become apparent until the earlier faults had been mended.

I understand Miss J's unhappiness and frustration at the fact that it took three visits for the engineers to complete the repairs, during which time she was without heating and hot water. However I can't say that either Acromas or its engineers was responsible for any unavoidable delay during this process.

I also think Acromas did what it reasonably could within the terms of the policy to make alternative accommodation available. But under the policy terms it wasn't required to provide accommodation for Miss J's pets.

Acromas has paid Miss J compensation of £250 in recognition of the upset and inconvenience she suffered. I can't reasonably require it to do anything more.

my final decision

My decision is that I don't uphold this complaint, and make no order against Acromas Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 1 March 2019.

Lennox Towers
ombudsman