

complaint

Mrs F complains that Aviva Insurance Limited is responsible for poor service in connection with her home emergency insurance policy.

background

The Financial Ombudsman Service deals with consumer complaints against insurance companies and other regulated financial firms. Where there is a complaint about a claim under an insurance policy we treat it as a complaint against the insurance company that was responsible for dealing with that claim.

Mrs F has described herself as an elderly and disabled lady. She had home buildings insurance.

In addition she had a boiler breakdown policy in the name of a home assistance company. Aviva was the insurance company responsible for dealing with claims. Where I refer to Aviva I include the home assistance company and the boiler company it used insofar as I hold Aviva responsible for their actions.

On the evening of Sunday 27 January 2019 Mrs F heard banging sounds and saw sparks coming from an electric socket in her dining area. Her son looked and said the wall was soaking wet. She called her home insurance company who on 28 January sent an electrician to make the socket safe and a plumber who said the boiler was leaking.

At that point Mrs F called Aviva for help under the policy. So she was making a claim under the policy.

She complained that – although she needed a boiler engineer - Aviva sent a plumber who couldn't fix the boiler and only offered to turn it off, which she didn't agree because of the cold weather. She also complained that he put his feet up on her kitchen counter.

She also complained that – having agreed that it would be on Tuesday 29 January – Aviva said it would send a boiler engineer on Thursday 31 January.

She called her home insurer who sent someone sooner and fixed the issues. On Thursday 31 January Aviva visited and confirmed the boiler was fixed.

Aviva sent its final response to the complaint on 11 April 2019. Mrs F brought her complaint to us on 5 June 2019.

Our investigator didn't recommend that the complaint should be upheld. He didn't think that three days was so unreasonable as to require compensation.

Mrs F disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that she had a very dangerous situation with water leaking into an electric socket and Aviva expected her to wait three days for an engineer.

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 can understand that Mrs F needed the leaking boiler fixed urgently.

I accept that she found Aviva's plumber unhelpful and discourteous in her home.

But the policy didn't promise that a boiler engineer would attend within three days.

I don't find it unreasonable that Aviva engaged the boiler manufacturer to visit Mrs F.

From what she says, Mrs F's boiler was leaking but still providing heat.

So I don't share her view that Aviva was responsible for unreasonable delay in sending a boiler engineer. And in the event, another insurer fixed her boiler on about Tuesday 29 January.

Overall I don't find it fair and reasonable to direct Aviva to pay compensation to Mrs F.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct Aviva Insurance Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 14 May 2020.

Christopher Gilbert
ombudsman