

complaint

Ms D has complained about Domestic & General Insurance Plc (D&G). She isn't happy that it didn't pay for all her repairs following a claim under her home emergency policy.

background

Ms D's boiler was unable to be repaired by D&G's engineer. The majority of Ms D's complaint has been dealt with separately. But she isn't happy as she has been left with a repair bill for the boiler's flue that she had to get repaired herself.

Ms D made a claim under her policy but D&G wouldn't service the boiler for health and safety reasons. But it did agree to pay for the work if Ms D could get her own engineer to undertake the work, which she did. However, Ms D's engineer had to undertake work on her flue as it was unsafe and her policy didn't cover the flue so D&G wouldn't pay for this part of the work.

As Ms D wasn't happy about this she complained to this service. But our investigator didn't uphold the complaint. He explained that the policy didn't cover the flue and so he thought that D&G hadn't done anything wrong.

But Ms D didn't agree and the matter has been passed to me for review.

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 don't think this complaint should be upheld. And I'd like to explain why.

I can understand Ms D's frustration here and in relation to the other complaint. But, as the investigator has explained, D&G didn't have to pay for the flue. This is because the policy Ms D has clearly says that the flue on her boiler isn't covered.

So, when Ms D's own engineers identified a problem with the flue D&G weren't responsible for the repair. Even if one of its engineers undertook the service to her boiler they wouldn't have covered the flue.

I know this will come as a disappointment to Ms D but I can't ask D&G to pay for something that the policy didn't cover.

my final decision

It follows, for the reasons given above, that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 30 April 2018.

Colin Keegan
ombudsman