

Complaint

Mr and Mrs G are unhappy with the service provided by Aviva Insurance Limited (Aviva) when they made a claim under their boiler breakdown cover.

Aviva is the underwriter of the policy and ultimately responsible for the claim made on this boiler breakdown policy. Homeserve administers the policy on behalf of Aviva. As such, I will refer to Aviva mostly in my decision rather than Homeserve.

Background

On the evening of Wednesday 6 February 2019, Mr and Mrs G called Aviva to report a problem with their boiler. An appointment was made for an engineer to visit the following morning between 8am and 1pm. The engineer didn't arrive on the morning and Aviva hadn't made Mr and Mrs G aware of any delays so they contacted Aviva to get an update. An engineer arrived later that day. He looked at the problem and said the potential cause of the breakdown was a part that needed to be replaced. On Friday 8 February, another engineer came and replaced the printed circuit board (PCB) and the flame sensor for the boiler but these new parts didn't resolve the issue. The engineer rang the manufacturer's helpline for advice and was told one of its own engineers would need to visit. He attended on Monday 11 February and fixed the boiler by replacing the boiler fan.

Mr and Mrs G made a complaint to Aviva that it hadn't provided the service they expected. Aviva looked into it and agreed it could have done better in communicating the delay of the engineer arriving. It offered to pay Mr and Mrs G £60 to reflect the failings in the service provided.

Mr and Mrs G felt the amount awarded by Aviva wasn't enough to reflect the fact they were without heating for five days and brought their complaint to this service. They said the Aviva engineer should have been able to fix the boiler without the need to call out a manufacturer's engineer.

The investigator didn't uphold Mr and Mrs G's complaint. He said the award Aviva made was reasonable and he hadn't seen any evidence to indicate that Aviva's engineer had done anything wrong in attempting to repair the boiler first.

Mr and Mrs G didn't agree with the investigator and asked for an ombudsman's decision. So the complaint has been passed to me.

They say the investigator didn't consider their reasonable expectations and he should have sought independent advice in relation to identifying the problem with the fan. Mr and Mrs G think that had the Aviva engineer actually come out in the morning and recognised the fan needed to be replaced during their visits, they wouldn't have been without heating for the weekend. They didn't agree that £60 reflects the inconvenience caused to them and think £250 is a more reasonable amount that should be offered.

My findings

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

The claim itself is not in dispute as Aviva accepted the claim and the boiler was repaired.

As Mr and Mrs G are unhappy about the amount of compensation Aviva offered to them, the key issue I need to decide is whether I think that amount offered is reasonable in the circumstances of this complaint. To consider this, I also need to decide whether I think Aviva should have repaired Mr and Mrs G's boiler sooner than it did rather than having to rely on a manufacturer's engineer to replace a part the following week.

Mr and Mrs G's policy provides cover in emergency situations, when customers are left without heating and/or hot water. So I'd expect Aviva to try to repair Mr and Mrs G's boiler as quickly as possible. Aviva recognised it didn't provide the level of service Mr and Mrs G expected by sending an engineer on the afternoon of 8 February, rather than the morning, and for not updating Mr and Mrs G of any delays.

Aviva has already taken responsibility for this delay and the lack of communication for that delay. After this I think Aviva followed appropriate procedures to repair Mr and Mrs G's boiler in a timely manner. It sent an engineer out later that day, and again to fit parts. Mr and Mrs G's boiler still didn't work after the new parts were fitted, so the engineer contacted the manufacturer for advice. I think these timescales are reasonable, particularly given that it looks like Mr and Mrs G had their own heaters and a separate immersion heater for hot water.

While I accept that Aviva could have sent an engineer in the morning rather than the afternoon, I don't think that of itself is enough for me to say the boiler would have been repaired and working before the weekend. I can also see that other parts were replaced with the aim to get the boiler back in working order. And it's unfortunate this didn't further fix the boiler and instead required the manufacturer's own engineer to eventually sort out the problem.

I'm satisfied Aviva took responsibility for its failings and once it became aware of this, it did make the necessary arrangements to repair the boiler albeit through needing the manufacturer's engineer to resolve the issue. It followed the steps as expected and in total it took four working days to fix the problem. I don't think that's unreasonable. I understand Mr and Mrs G were left without heating for those days and also over the weekend. But the information provided confirms they did have alternative heating and an immersion heater which were accessible to them.

In response to the investigator's assessment, Mr and Mrs G say that as an impartial organisation, we didn't seek independent advice about how easy it is to identify a faulty boiler fan. They say the fan is a fundamental safety feature in all boilers and faults with fans are not uncommon. They say the Aviva engineer should've therefore been able to identify the fault without the need of the manufacturer's engineer to resolve the issue in the end.

The investigator did respond to the above comments but I'd like to reiterate the point here for completeness. I confirm that it's not our role to seek independent evidence but rather to consider all of the evidence provided by each party in support of their position and to make a decision based on that evidence provided.

Overall, Aviva offered Mr and Mrs G £60 for its failings. It also fixed the problem with the boiler in a reasonable amount of time and in line with the requirements of the policy. In the circumstances of this complaint, I think the offer is fair and Aviva doesn't need to do anything further.

Mr and Mrs G have recently raised an issue of an invoice being sent to them by the manufacturer asking for payment for the work done on the boiler. This is a separate issue to the complaint here and so I won't be commenting further on that in this decision. I understand the investigator has however been in touch with Mr and Mrs G to inform them of any next steps.

My final decision

For the reasons set out above, I don't uphold Mr and Mrs G's complaint against Aviva Insurance Limited and I think the offer of £60 is fair and reasonable in the circumstances of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs G to accept or reject my decision before 23 November 2019.

Nimisha Radia
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