

## **complaint**

Mrs F complains that Acromas Insurance Company Limited mishandled her home emergency insurance.

## **background**

Mrs F had home emergency cover underwritten by Acromas and branded with the name of another company. In 2017 she called for help with her central heating boiler. Mrs F complained that her insurer said it wouldn't repair or replace her heat exchanger.

Our investigator didn't recommend that the complaint should be upheld. He thought that the policy wouldn't cover the boiler in the event of damage caused by a build-up of scale. And it was more likely than not that the company sent Mrs F the policy booklet in June 2012, he said.

Mrs F disagrees with the investigator's opinion. She says, in summary, that she didn't receive the home emergency policy booklet until recently.

## **my findings**

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

Mrs F's policy didn't cover damage caused by limescale or sludge. And it didn't cover the whole cost of a new boiler if hers became beyond economic repair.

I don't find these terms unusually onerous on Mrs F. They're commonly found in home emergency policies.

I've looked at the documents Mrs F has provided. But I've also looked at the documents provided by Acromas and the company which sold the policy. From what I've seen, I find on balance that that company sent Mrs F the home emergency policy booklet in June 2012.

From what Mrs F and Acromas each says, a build-up of limescale has damaged the heat exchanger in Mrs F's boiler.

Keeping in mind the policy terms, I don't think Acromas treated Mrs F unfairly by declining to cover the cost of repair. I don't think it would be fair and reasonable to order Acromas to cover the repair or to do anything more in response to Mrs F's complaint.

## **my final decision**

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against Acromas Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 15 December 2017.

Christopher Gilbert  
**ombudsman**