

## **complaint**

Mr R has complained about Collinson Insurance Services Limited. He isn't happy about the service he received under his energy protect insurance policy.

## **background**

Mr R's boiler was inspected by Collinson's engineer on 10 August 2015. It was found that two gaskets needed to be replaced and Mr R was told that the repair would take place the next day.

But there was a problem with the delivery of the parts and then the wrong ones were delivered. This meant that the boiler wasn't repaired until 14 August 2015 and Mr R was left without heating and hot water. So he complained to Collinson about this and the fact that he had to pay for the work that was completed.

It offered to pay him £40 as a gesture of goodwill. But as Mr R remained unhappy he asked us to look at things.

Our adjudicator considered the case and upheld it. He explained that Collinson was entitled to charge for the work under the policy. But he thought that Collinson should increase the compensation to £100. This was because Mr R was without hot water and heating for four days and because Collinson didn't keep him updated.

Collinson partly agreed and offered an additional £10 compensation, £50 in total. This offer was put to Mr R but he thought that the compensation level should be higher. So the matter has been passed to me for a final 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 can understand Mr R's frustration that he had to pay for the work under the policy but he appears to understand why. This is because it wasn't covered under the policy.

In relation to being left without heating and hot water for a few days and the general poor service provided. I think that he should be awarded £100 compensation. I will explain why.

It would appear that the parts required to repair the boiler weren't difficult to source. Even if it wasn't fair to hold Collinson responsible for the delay in getting the parts it should've ensured that Mr R was kept fully up to speed about the delay.

But it appears that Mr R had to chase the engineer to get updates about what was happening and the delays. This must have increased Mr R's inconvenience and frustration.

Collinson has offered £50 compensation in total and I can see its point that it was summer time, so Mr R may not have needed his heating. But he says he did and it must have been very difficult to be left without hot water for that period of time.

I can also see Mr R's point that there was a delay in responding to his complaint. For these reasons I think that the compensation should be increased to £100.

**my final decision**

For the reasons set out above I uphold this complaint. I require Collinson Insurance Services Limited to pay Mr R £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 25 April 2016.

Colin Keegan  
**ombudsman**