

## **complaint**

Mrs O complains about the service she received from Ageas Insurance Limited under her home emergency insurance policy.

## **background**

Mrs O complained to Ageas that she'd had to pay privately for repairs to her heating boiler after she'd been wrongly advised it wasn't covered under her policy. And, being unhappy with its response, she complained to this service.

Our adjudicator thought Mrs O's complaint shouldn't be upheld.

Mrs O disagreed with the adjudicator's conclusions, so the matter's been referred to me to make 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've decided not to uphold Mrs O's complaint and I'll explain why.

Mrs O says she gave Ageas the serial number of her boiler when she reported the fault. And she says if Ageas took it down wrongly or pointed her to the incorrect information, that's Ageas' fault and not the manufacturer's.

Mrs O also says as she hadn't kept a receipt for the repairs she had carried out privately Ageas wouldn't reimburse her for the repairs or for her phone calls about the matter. And she says she can't be expected to hold a receipt for that long. So, she says she doesn't think she's being unreasonable in asking Ageas to reimburse the £80 she paid for a private repair.

Ageas says when Mrs O made her initial claim, the manufacturer of her boiler advised that it had been installed in 2001, which meant it wasn't covered under her policy. And it was only when Mrs O made a later claim that it was discovered the boiler was actually installed in 2010, so it was in fact covered.

Ageas also says it's offered to reimburse Mrs O what she paid a private engineer to carry out the repair, provided she gives it appropriate evidence. It says if she doesn't have the invoice, it suggests she contacts the engineer and requests confirmation of the work done and the cost. And it says if the engineer can contact it and confirm the work undertaken and cost verbally, that will be sufficient for it to reimburse Mrs O.

It's clear the manufacturer's initial advice that Mrs O's boiler was installed in 2001 was based on inaccurate information about the boiler. And this led Ageas to conclude the boiler wasn't covered under her policy, due to its age. What isn't clear is why the manufacturer had inaccurate information. I think there's more than one possible explanation why this happened. And I don't have enough information to conclude it was probably due to the fault of Ageas. So, I don't think it would be fair for me to ask it to reimburse the cost of Mrs O's phone calls about the matter.

I note Ageas has agreed to reimburse what Mrs O paid a private engineer to repair the boiler, provided she gives it evidence of the work done and the cost. I also note it's said if she hasn't got the receipt it will be sufficient for the engineer to contact it and confirm the work undertaken and the cost verbally. I think this is reasonable.

So, for these reasons, I can't uphold Mrs O's complaint.

**my final decision**

I don't uphold Mrs O's complaint against Ageas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs O to accept or reject my decision before 30 October 2017

Robert Collinson  
**ombudsman**