

complaint

Mr M has complained about Acromas Insurance Company Limited. He isn't happy that he had to pay a contribution to the cost to repair his boiler under his home emergency policy.

background

Mr M made a claim under his policy as his boiler wasn't working properly. Acromas attended but the parts that required replacing were expensive. This meant that the boiler was beyond economical repair (BER).

Mr M eventually agreed to make a contribution towards the repair of his boiler. But he maintained that the particular parts could be bought for a lot less than Acromas had said and so complained to this service.

Our adjudicator looked into things for him but didn't uphold his complaint.

Although she accepted that Mr M was able to get the parts a lot cheaper, she didn't think that Acromas had done anything wrong. It got the parts from its usual supplier and those costs were fixed but the quality of the parts were guaranteed and of the required standard.

As Mr M didn't agree 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. Having done so I'm not intending to uphold the complaint. I'll explain why.

I understand that Mr M didn't expect Acromas to shop around for cheaper parts for individual customers. I agree, as this would be time consuming and the parts wouldn't be from a trusted source.

Acromas has a set supplier that it has agreed prices for. The parts are guaranteed and of a certain standard. So, although I accept that Mr M was able to get the particular parts cheaper I don't think that Acromas has done anything wrong by not using a different supplier. Those parts wouldn't have the same support and guarantees as its own supplier.

Mr M has also suggested that he could get a discount on the parts which would affect the price he was quoted. Furthermore, I have seen the parts advertised with reputable dealers at a higher cost than Mr M has found. So I don't think that it has acted unreasonably.

Ultimately, although I accept that the parts were more expensive I don't think this means Acromas deliberately increased the price to ensure that Mr M's boiler was BER. It is clear that the prices were set and that Acromas would have paid the same amount for the parts for any of its customers.

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 Mr M to accept or reject my decision before 10 October 2016.

Colin Keegan
ombudsman