

The complaint

Mr S has complained about the way his insurer Royal & Sun Alliance Insurance Limited (RSA) dealt with a claim he made under his Home Emergency cover under his Home Insurance policy.

For the purpose of my decision all reference to RSA include its agents.

What happened

Mr S reported a gas leak at his home to RSA on the afternoon of 27 March 2023. RSA gave Mr S advice to arrange for the gas to be disconnected and said it would arrange for an engineer to attend. Mr S did this and waited for the engineer to attend.

An engineer attended at around 11am on 28 March 2023. The engineer couldn't locate the leak. The engineer recommended a gas 're-run' to be done. He said he would report his findings to RSA and it would contact Mr S if his policy covered him for further works.

On 30 March 2023 RSA advised Mr S that a re-run wasn't covered under the Home Emergency part of his policy and he would need to claim under his home insurance policy.

Mr S complained to RSA. He said he wasn't given any updates, was without hot water and heating for five days, and his case wasn't treated as an emergency.

RSA didn't uphold Mr S's complaint. It said its response time wasn't unreasonable.

Mr S asked us to look at his complaint.

Our Investigator didn't recommend the complaint should be upheld.

Mr S disagrees. He wants this service to listen to calls he made to RSA to demonstrate the poor service he received.

As Mr S remains unhappy, the case has been passed to me to decide.

What I've decided – and why

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

I understand Mr S wants us to listen to the calls between him and RSA. We take a view on each case as to the evidence we ask for. I've had the benefit of reading Mr S's detailed timeline along with the notes provided by RSA to gain an understanding of the number of calls and the general content of those calls. So I'm satisfied with the evidence available to me to decide on Mr S's complaint.

I understand Mr S feels strongly about the time it took for an engineer to attend following his call to RSA just before 2pm on 27 March 2023. However, an engineer did attend within 24 hours. They were unable to identify the source of the leak and suggested a gas 're-run' which they needed to check with RSA if it was covered either under the Home Emergency part of under Mr S's Home Insurance policy. After submitting his report, RSA advised Mr S by Thursday 30 March 2023 of the next steps – which was that he would need to claim under his home insurance policy.

I understand Mr S contacted an independent gas engineer on Thursday 30 March 2023 and arranged for them to attend on Friday after 3pm, as this was the earliest available time. Mr S says this engineer was able to locate the gas leak and repair it.

Mr S says he is unhappy with the lack of urgency and lack of clear updates RSA gave him. I can see from his timeline that he called RSA over 20 times between Monday afternoon and Wednesday evening for updates. He said that when he called for an update, he was advised that a contractor would be in touch shortly, but wasn't given a set time. He believes the wait of 24 hours was unacceptable.

When the engineer submitted their report to RSA, Mr S called to chase for RSA to review the report. His timeline shows that the report was discussed with him on Wednesday 29 March 2023.

It's difficult to say that RSA failed to provide updates in these circumstances. From the overall timeline, I cannot say that RSA treated Mr S unfairly.

It's reasonable to expect a degree of disruption and inconvenience when having to make a claim. From what I've seen, I think RSA dealt with Mr S's claim within a reasonable period of time and in line with the policy. So I'm not asking RSA to do any more.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 1 August 2024.

Geraldine Newbold
Ombudsman