

The complaint

Mr L and Mrs L have complained about how Accredited Insurance (Europe) Ltd ('Accredited') dealt with a claim under a home emergency policy.

What happened

Mr L and Mrs L contacted Accredited to send an engineer to deal with a leak that had affected their heating. An engineer visited a few hours later and isolated the leak by turning off the water supply. But the engineer couldn't complete the repair at that time as a part needed to be ordered.

While Mr L and Mrs L were waiting for the engineer to return, Mr L spoke to Accredited and said they also had no electricians. Accredited said there was no cover for electricians under the policy. It said that once it had approved the quotation for the engineer to carry out further work, and Mr L and Mrs L had made the overpayment for the work, the engineer would return. The quote was approved the same day and Mr L and Mrs L made the overpayment. The engineer returned the following day and completed the repair.

A few days later, Mr L and Mrs L complained to Accredited. They were unhappy about the delays in carrying out the repair and that the engineer didn't deal with the electricians, which had been affected by the leak. When Accredited replied, it upheld the complaint for service issues and offered £50 as a goodwill payment. However, it said there was no cover under the policy for electricians so there was no cover for an electricians inspection. It said Mr L and Mrs L also hadn't provided receipts for the alternative heating contribution. It said that if these were provided, it would be happy to review them.

Mr L and Mrs L weren't satisfied with Accredited's response, so they contacted this Service. Our Investigator didn't uphold the complaint. She said there was a short delay in the engineer returning to carry out the repair when authorisation was given for it to be completed. However, the £50 compensation already offered by Accredited was fair. The level of cover in Mr L and Mrs L's policy didn't include electricians. So, Accredited didn't need to check the electricians. Accredited had also said that if Mr L and Mrs L provided receipts for alternative heating it would consider reimbursement, which she said was fair. She said Accredited didn't need to do anything further in relation to the complaint.

As Mr L and Mrs L didn't agree this fairly reflected the level of mistakes made by Accredited and the impact on his family, the complaint was referred to me.

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.

Mr L and Mrs L have said they think Accredited breached its terms of service and failed to provide them with the level of service they are entitled to under consumer law. I've thought about the claim and complaint and taken into account the relevant regulatory rules, guidance

and principles, including the specific concerns Mr L and Mrs L raised. I've focussed my decision on what I consider to be the key issues.

When Mr L and Mrs L first contacted Accredited, it was late in the evening. A few hours later, an engineer visited. However, the engineer needed to order a part to fix the leak. I don't think it's unusual for an engineer not always to have the required parts with them. From what I've seen, the repair needed to be approved. The cost of the repair also went over the £300 limit per claim. So, Mr L and Mrs L needed to pay £124.62 before the engineer could return to carry out the repair. The day after the engineer's first visit, the repair was approved and Mr L and Mrs L made the payment. The engineer returned the following day and completed the repair to fix the leak.

I'm aware Mr L and Mrs L have said they had a young family and that the way their claim was dealt with caused them significant distress and inconvenience, including that it affected their ability to work and their children got colds. Accredited has acknowledged there were service issues. I can also see from the records that Mr L and Mrs L phoned Accredited for updates on the claim and that they, understandably, wanted the repair to happen as soon as possible. But, I still think that overall the claim was dealt with in a reasonable timescale. I think the £50 compensation Accredited offered was fair to reflect the issues with its service.

Mr L and Mrs L have also said they want Accredited to pay them £100 under the part of the policy about an alternative heating contribution. I've looked at what the policy said about this. This was that if it couldn't get the heating working six hours after the claim was reported or a contractor had left, it would contribute £100 towards the cost of buying or hiring alternative heating. It said it would require a receipt for the alternative heating. So, I think it's clear that this was a contribution towards the purchase of an alternative heating source rather than general compensation. It's my understanding that Mr L and Mrs L weren't staying at the property while the repair was being carried out. However, Accredited has said that if Mr L and Mrs L provide a receipt for the alternative heating, it will consider it. I think that's fair in the circumstances and in line with the terms and conditions of the policy.

Mr L and Mrs L have also said Accredited should have arranged for their electrics to be checked as these were affected by the leak. They said the policy implied the electrics were included in the policy. I've read the policy documents. These described what the policy covered, which was "*Boiler and controls*" and said this was the main heating or hot-water system. The policy booklet didn't say it covered repairs to the electrics or electrical checks. I also haven't seen anything that persuades me the policy implied it provided cover for electrical checks. So, I think it's reasonable that Accredited didn't carry out an electrical check.

My final decision

Accredited Insurance (Europe) Ltd has already made an offer to pay £50 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Accredited Insurance (Europe) Ltd should pay £50.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L and Mr L to accept or reject my decision before 25 October 2024.

Louise O'Sullivan
Ombudsman