

The complaint

Mr S complains about how City and Commercial Ltd dealt with a claim he made on his home emergency cover.

City and Commercial have confirmed to our Service that they have accepted responsibility for this complaint as the managing agents of this policy.

What happened

The background to this complaint is well known to both Mr S and City and Commercial. In my decision, I'll focus mainly on giving the reasons for reaching the outcome that I have.

On 5 July 2022, Mr S contacted City and Commercial to make a claim on his home emergency policy. He had no power within his home. City and Commercial accepted the claim and arranged for an engineer to visit Mr S' property. After a number of appointments, the home emergency was resolved on 7 July 2022.

Mr S raised a complaint as he was unhappy with the service provided and the time taken to resolve the home emergency. He wanted his loss of earnings to be covered by City and Commercial.

City and Commercial looked into the complaint and as Mr S remained unhappy with their response, he referred it to our Service for an independent review. Our Investigator considered the complaint and didn't recommend that it be upheld. The complaint has now been referred to me for a final decision.

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.

This decision only addresses those issues I consider to be materially relevant to this complaint. This isn't meant as a discourtesy to either party – it simply reflects the informal nature of our Service.

Having listened to the relevant call recordings, I'm not persuaded that City and Commercial have done anything wrong – to the extent that they need to compensate Mr S for loss of earnings. A home emergency claim like this one is a fast moving situation. On one hand the insurer needs to respond promptly, but this involved liaising with various engineers in real time as well as keeping Mr S updated. There are then separate activities happening in the background such as checking whether a policy covers the necessary repairs or parts needed.

I completely understand Mr S' frustration and it's evident on many of the call recordings I've listened to. This is his home and being without electricity (and heating) is unsettling for anyone. The impact then was compounded as he needed to be at home to allow access to the engineers which meant he missed out on being able to work.

When I've considered the service City and Commercial provided when handling this claim, I'm satisfied that they provided Mr S with accurate information where they could and whilst it's unfortunate that things didn't go completely to plan – for example when an engineer wanted to turn up at 8am when they'd been booked in from 10am, overall the service they provided was acceptable. I appreciate Mr S has been clear it didn't meet his expectations.

There were some minor delays such as:

- when City and Commercial tried their best to secure engineer availability;
- when appointment times were delayed;
- the separate issue with the heating system which wasn't apparent until the power had been restored - this wasn't foreseeable.

I did identify one issue that City and Commercial flagged to their engineering partner where the first engineer quoted around £500 for the fuse board/box repair. However, when I've then considered the rest of the evidence and what was required to resolve the home emergency - I'm satisfied, on balance, that this didn't unacceptably delay the overall claim.

Mr S was extremely pro-active in contacting City and Commercial and this probably resulted in more calls and generated more frustration than would otherwise have occurred had he left the communication in the hands of City and Commercial. For example, when Mr S made enquiries about arranging a private repair given that he felt things were taking too long and there were a number of occasions where City and Commercial called to update Mr S but there was no answer.

Overall, I don't find that City and Commercial need to do anything here to put things right. They resolved the home emergency in a sufficiently timely manner.

My decision will disappoint Mr S, but it brings to an end our Service's involvement in trying to informally resolve his dispute with City and Commercial.

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 20 November 2023.

Daniel O'Shea
Ombudsman