

## The complaint

Mr S complains that Inter Partner Assistance SA (“IPA”) failed properly to investigate and correct faults in his central heating boiler when he called on it under his home emergency insurance policy, with the result that it became beyond economical repair (“BER”).

## What happened

In December 2018, Mr S’s boiler stopped working, and he called on IPA under his home emergency policy. IPA’s engineer found a fuse had blown. He investigated what was causing this and said it was a faulty fan, and he would order a replacement.

A few days later another IPA attended to fit the replacement fan. Mr S says initially he replaced the same fuse and the boiler worked. However, the engineer said he would replace the fan anyway as it had been ordered.

At the end of December 2018, the boiler failed again. Mr S says the engineer who came replaced the same fuse again. IPA’s records say the engineer found the main cable to the boiler, the cable spur, had come loose and was dangling from the boiler. This was reconnected and the boiler worked again.

At the end of April 2019, the boiler failed once more. IPA’s engineer found the wiring harness that runs from the printed circuit board (“PCB”) to the diverter valve, pump, and fan had burnt out on the PCB. His report says he strongly suspected this was due to the diverter valve or pump drawing too much power, which caused the wiring harness to burn out and melt the PCB connection. But it could possibly be down to a loose connection on the PCB.

Because of the number of parts which needed to be replaced, IPA said the boiler was BER, and so wouldn’t assist further under Mr S’s policy.

Mr S complained to IPA. He said IPA’s engineers had failed to investigate the faults properly, and in particular why the same fuse kept blowing. If they had done so, he thought the boiler could have been repaired before it became BER. In support, he produced a report by an independent electrician, which was as follows:

*“As instructed by client an inspection has been carried out on circuit wiring supplying the heating boiler.*

*The circuit was found to be satisfactory condition and no loose connections were located, the tests carried out were insulation resistance, earth loop impedance and visual inspection of connections at the consumer unit and fused outlet supplying the boiler.*

*There is however signs of arcing on secondary wiring in the boiler circuit board, the arcing looks as if it has been caused by the failure of one of the connectors on the circuit board.”*

IPA didn’t accept his complaint. It didn’t agree a replacement fan hadn’t been needed, as the boiler worked for two weeks once it was replaced, before it failed because the power cable to the boiler became disconnected.

IPA said the boiler then worked for four months before the wiring loom burnt out. Mr S had said he saw IPA's engineer taking out cables from the PCB in December 2018 to diagnose the problem then. But the engineer said this wouldn't have been required. The wire that was reconnected in December 2018 was different from the wiring that burnt out in April 2019. IPA didn't think the electrician's report showed it was responsible for the boiler becoming BER, but it refunded the cost of the report.

Our investigator didn't recommend that this complaint should be upheld. He thought that on the basis of the policy wording, IPA was entitled to declare the boiler BER and to decline further assistance under the policy.

He had spoken to the independent electrical engineer, who said a fault was discovered within the secondary wiring connecting the mains socket to the boiler. The secondary wire had burned the circuit board away. He stated the neutral wiring had evidence of arcing. No loose connections were identified to the mains wire.

He added that all he could do was comment on what he saw, which was that the terminals on the circuit board were burned. It was possible that things did work loose over time and the damage may also have occurred if the terminal wasn't tightened up correctly. However, he couldn't confirm this was due to an IPA engineer.

The investigator said:

- the reports of IPA's engineers didn't suggest the issues that occurred were connected, or that the same issue reoccurred; and
- the electrical engineer couldn't confirm the damage occurred due to the repairs by IPA's engineers.

Having considered the information available, the investigator couldn't say that the work carried out by IPA's engineers was responsible for the failure of the boiler in April 2019. The work done in December 2019 was different from the fault that happened in April 2019. On the evidence available, he couldn't fairly conclude that IPA's engineers were responsible for the wiring harness burning out, or that the issue previously existed.

Mr S responded to say, in summary, that:

- the investigator should have listened to all the calls he made to IPA which would have shown its engineers were continuing to change the same fuse without getting to the root of the problem;
- how did the spur to the boiler become loose without being touched since the last visit from an IPA engineer;
- although the investigator said the faults were unrelated, they were all electrical failures; and
- he thought he and his family had been left in danger by IPA's engineers with a boiler that could have been set alight.

### **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 S believes strongly that what happened in April 2019 was the result of a fault which was present from early December 2018 onwards. He says that if IPA's engineers had done their

job properly and followed the evidence of the same fuse repeatedly blowing, they would have discovered the fault and been able to repair it before the boiler reached the stage of being declared BER.

In deciding what's fair and reasonable in the circumstances of this complaint I have to consider the evidence that is available to me. In doing so I note:

- the fault the IPA engineer found on his visit in late December 2018 was a disconnected cable. This was different from the fault earlier that month. I accept that it was also different from the fault which appeared in April 2019 – the burnt out wiring harness and melted PCB connection;
- four months elapsed between the engineer's visit in late December 2018 and the burnt out wiring harness in April 2019. During that time the boiler seems to have performed normally without any fuse blowing; and
- the electrical engineer, whose evidence I accept as independent, was unable to conclude that IPA's engineers were responsible for the wiring harness burning out, or that the issue previously existed.

The different incidents that occurred may all have been electrical, but that doesn't necessarily mean they were related. It's not clear how the cable came to be loose, or why the fuse seemed to blow so often in December 2018, as I accept it did. But all in all I'm not persuaded that anything IPA's engineers did or didn't do caused the failure that happened in April 2019.

IPA reimbursed the cost of Mr S obtaining the electrical engineer's report, which I think was fair. However, I don't require it to do anything more.

### **My final decision**

My decision is that I don't uphold this complaint, and make no order against Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 27 January 2020.

Lennox Towers  
**Ombudsman**