

The complaint

Mr and Mrs J complain that Inter Partner Assistance S.A. (“IPA”) is responsible for poor service in connection with their home emergency insurance.

What happened

Where I refer to IPA I include engineers and others insofar as I hold IPA responsible for their actions.

Mrs J had a home insurance policy. Mr J was a joint policyholder. In addition to home buildings and contents cover, the policy provided home and heating emergency cover under which IPA was responsible for dealing with claims.

The home and heating emergency cover provided for repairs. It also provided for three nights’ overnight accommodation if the home was uninhabitable following an emergency.

Mr and Mrs J called for help with their central heating boiler on 4 November 2019. He complained about delay. IPA offered – but Mr J didn’t accept - alternative accommodation.

IPA fixed the boiler on 13 November 2019. IPA sent a final response letter dated 14 November 2019. It acknowledged delay and it offered £250.00 compensation.

Mr and Mrs J brought their complaint to us later that month. They said that the correct level of compensation would be the £450.00 IPA had offered for alternative accommodation.

Our investigator didn’t recommend that the complaint should be upheld. She thought there were delays but that £250.00 was fair for the inconvenience caused.

Mr and Mrs J disagreed with the investigator’s opinion. They asked for an ombudsman to review the complaint. He says, in summary, that:

- IPA brought the wrong part.
- He had to do all the running around to get service they had paid for.
- He and Mrs J had 10 days of suffering and waiting for a part that was readily available just 7 miles away from their house.
- IPA told lies.

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 see from the policy schedule that Mrs J was paying about £70.00 per year for the home and heating emergency cover.

IPA visited on 5 November 2019 and diagnosed a need for a replacement part.

IPA didn't communicate with Mr and Mrs J as much or as accurately as it should've done.

After many calls from Mr J and a wasted visit, it took until 13 November before IPA fixed the boiler.

In the meantime Mr and Mrs J had to use their immersion heater for hot water and their house was cold.

So IPA was responsible for poor service that caused Mr and Mrs J distress and inconvenience.

However, IPA offered £250.00. That is at least as much as I would've otherwise found fair for the level of Mr and Mrs J's distress and inconvenience for which IPA was responsible over the period of about ten days in November 2019.

Overall I don't find it fair and reasonable to direct IPA to pay Mr and Mrs J any more.

My final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct Inter Partner Assistance S.A. to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J and Mrs J to accept or reject my decision before 24 July 2020.

Christopher Gilbert
Ombudsman