

The complaint

Mrs H complains that when she called on Inter Partner Assistance SA (“IPA”) under her home emergency insurance policy, it failed to repair her central heating boiler for a period of 12 weeks over winter so that she had to buy a new boiler.

What happened

Mrs H’s boiler stopped working on 21 December 2019. She called on IPA under her home emergency policy. It seems IPA’s engineers attended several times without being able to repair the boiler. Eventually they said a replacement valve was required.

From mid-January onwards Mrs H chased IPA to see if the valve had arrived. IPA did keep chasing its suppliers. It was continually told it was on order and would be supplied in ten days time. During this time Mrs H was without central heating. Eventually in early March Mrs H gave up and had a new boiler fitted.

She complained to IPA about its poor service. IPA paid her a total of £500 as compensation. Mrs H didn’t think this was sufficient for the long period she was without heating and the stress she suffered, and complained to us.

Our investigator didn’t recommend that this complaint should be upheld. Mrs H had said she wanted IPA to change its procedures so that this didn’t happen to anyone else. However, the investigator said that it wasn’t the role of this service to tell IPA how it should run its business – that was for its regulator, the Financial Conduct Authority (FCA).

The investigator acknowledged that delays had occurred, and errors had been made. However, she thought the £500 compensation IPA had paid Mrs H was fair and reasonable in the circumstances, and in line with what we would have recommended.

Mrs H asked for her complaint to be reviewed. So it has been passed to me to issue a 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.

I’ve been able to read IPA’s file notes on this claim. It’s clear that there were a number of visits, and some delay, before IPA’s engineers identified, and ordered, the valve that needed to be replaced. By 15 January 2020, it seems IPA was told the part would be available to be fitted by 27 January, and passed this information to Mrs H.

Mrs H said she would try to source it herself sooner. She thought she had done so, but when IPA checked with the supplier it had been wrongly recorded in its stock records.

At the end of January 2020 the part still hadn’t arrived. IPA was trying all its sources without success. According to its notes it was updating Mrs H and telling her she should replace her boiler, but Mrs H wanted to wait for the part.

The notes record this continued throughout February, with IPA continually trying to source the part from different sources, being told it was still on order, updating Mrs H regularly, and with her saying she would wait a little longer for the part. Eventually on 9 March 2020 she told IPA that she wouldn't wait any longer.

I understand that Mrs H was frustrated at the inability of IPA to repair her boiler. It's initial service seems to have been poor. But from the middle of January onwards it seems it was the absence of the necessary part that meant the boiler couldn't be repaired, and it seems this was beyond IPA's control.

IPA's policy terms and conditions do point out that while it will do all it reasonably can to find and install parts from its approved suppliers, there may be times when replacement parts are delayed because of circumstances beyond its control.

I think this was the case from mid-January onwards. I think by then IPA was keeping Mrs H informed of the position, and suggesting she considered replacing her boiler. Understandably, Mrs H wanted to avoid having to pay for a new boiler if possible.

All in all, I think the compensation IPA has paid Mrs H was fair in the circumstances and 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 Mrs H to accept or reject my decision before 12 April 2021.

Lennox Towers
Ombudsman