



## **The complaint**

Mr T complains that damage was caused to his home by Inter Partner Assistance SA's (IPA) agent when they were carrying out repairs following a home emergency claim.

Where I've referred to IPA, this also includes any actions or communication by agents acting on their behalf.

## **What happened**

Mr T has a home insurance policy which includes home emergency cover. The home emergency part of the policy is underwritten by IPA.

The boiler in Mr T's home stopped working, so he contacted IPA for assistance. IPA arranged for an agent to attend to carry out repairs, and I also understand further visits were also necessary to resolve the boiler issue.

However, following the attendance of IPA's agent, Mr T noticed the glass splashback behind the thermostat and below the boiler was cracked. Mr T contacted IPA to complain that their agent had caused the damage.

IPA didn't accept responsibility for the damage, so Mr T approached the Financial Ombudsman Service.

One of our investigators looked into things but she didn't uphold the complaint. She said there wasn't sufficient evidence to demonstrate IPA's agent caused the damage, so she didn't recommend they do anything further.

Mr T didn't agree and asked for a final decision from an ombudsman.

## **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.

Having done so, whilst I appreciate it will come as a disappointment to Mr T, I've reached the same outcome as our investigator.

I understand that it was after the visit by IPA's agent that Mr T first noticed the cracked glass splashback and he then reported it to IPA. However, for me to direct IPA to repair this, I'd need to be persuaded they were responsible for causing the damage. But based on everything I've seen, on balance, I've not reached that conclusion.

The damaged glass splashback is behind the thermostat, which is below Mr T's boiler. But the engineer that attended confirmed they only worked on the boiler and didn't touch the thermostat. They also confirmed that they didn't place any tools on the worktop so said it couldn't have been damaged in that way either.

I acknowledge the thermostat and glass splashback are below the boiler, but the engineer only worked on the boiler itself. And whilst I recognise that Mr T first noticed the damage after the engineer had attended, given it was behind the thermostat that the engineer didn't touch as they only worked on the boiler above, on balance, I'm not persuaded they were most likely responsible for causing the damage.

With the above in mind, I won't be directing IPA to repair the glass splashback as I'm not persuaded, on balance, that they were most likely responsible for causing the damage to it.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 21 June 2024.

Callum Milne  
**Ombudsman**