

## **The complaint**

Mr H complains about the length of time it took Inter Partner Assistance SA (IPA) to repair his boiler after he made a claim on his home emergency insurance policy.

IPA are the underwriters of this policy i.e. the insurer. Part of this complaint concerns the actions of the intermediary. As IPA have accepted it is accountable for the actions of the intermediary, in my decision, any reference to IPA includes the actions of the intermediary.

There are several parties and representatives of IPA involved throughout the complaint but for the purposes of this complaint I'm only going to refer to IPA.

## **What happened**

On 6 April 2024 Mr H made a claim on his home emergency insurance policy when a fault on his boiler left him without hot water.

IPA's approved engineer attended the same day but was unable to diagnose the fault. After a missed appointment on 9 April 2024, a second engineer attended two days later and was able to diagnose the problem. A new part was required. The engineer said it could take some time for the part to arrive from the supplier, and therefore booked an appointment for 24 April 2024 to return and fit the new part.

Mr H found the part could be obtained direct from the boiler manufacturer within a couple of days, and IPA agreed it could be ordered from them. On 19 April 2024 two engineers attended and fit the new part.

IPA paid Mr H £200 compensation for the delay and inconvenience caused.

Because Mr H was not happy with IPA, he brought the complaint to our service.

Our investigator did not uphold the complaint. They looked into the case and said there were small delays caused by IPA, but its offer of £200 compensation for the delay was an appropriate award in the circumstances of this complaint.

As Mr H is unhappy with our investigator's view the complaint has been brought to me for a final decision to be made.

## **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.

IPA attended on the day Mr H reported the issue, so there was no delay at the start of this claim. I recognise the first engineer was unable to work out what the fault was during this appointment and a new appointment had to be booked with a different engineer.

I saw that IPA then caused a two-day delay when its engineer didn't turn up on 9 April 2024 and Mr H had to wait until 11 April 2024 for the second engineer to attend.

As Mr H was without hot water, IPA made him aware that he was covered for one night's alternative accommodation as per the terms of his policy. I didn't see any evidence that Mr H progressed with this.

Although it was not ideal that IPA's parts supplier was unable to supply the required part for approximately a week, when Mr H found out that the same part could be obtained in a quicker timescale from the boiler manufacturer it took action, and the part was ordered from there. This is in line with what I would expect it to do in this situation.

I saw the required part was ordered on 11 April 2024 and was due to be delivered within a couple of days. I saw that IPA accepted there had been a delay and Mr H accepted its offer of £200 compensation for the delay caused.

IPA's follow up appointment to fit the part took place on 19 April 2024. This was five days before it had initially advised it would take place, but this was still slightly longer than I would expect. IPA explained this wait was because it required two engineers to complete the repair and 19 April 2024 was the earliest two-person appointment it had available.

I recognise Mr H's frustration that he had to wait, and that this caused inconvenience and difficulty of being at home without hot water. However, after considering all the circumstances and the total time taken to complete the repair, I consider IPA's apology and payment of £200 compensation was fair and reasonable.

Therefore, I don't uphold Mr H's complaint and don't require IPA to do anything further in this case.

### **My final decision**

For the reasons I have given I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 26 November 2024.

Sally-Ann Harding  
**Ombudsman**