

The complaint

Mr C has complained about advice he was given by Inter Partner Assistance SA (IPA) when he made a claim under his home emergency policy.

What happened

Mr C contacted IPA to send an engineer to deal with intermittent hot water. The engineer said a powerflush was required, which would have to be paid for separately because it wasn't covered by the policy. Mr C arranged for his own plumber to carry out the powerflush. He said when this work was complete, the plumber said this wouldn't fix the intermittent heating issue and that it was more likely that the heat exchanger needed to be replaced. The plumber told Mr C that, due to its age, it wasn't cost effective to repair the boiler and it should be replaced.

Mr C complained to IPA and said that on its advice he had spent £650 on a powerflush when it wasn't necessary. He was also concerned about IPA's communication and that it wouldn't replace the heat exchanger under the policy. He wanted the cost of the powerflush refunded. When IPA replied, it asked Mr C to provide evidence from his plumber that he had been misadvised. It also told Mr C he could complain to this Service.

When Mr C complained to this Service, our Investigator didn't uphold the complaint. She said Mr C had provided evidence that a powerflush had been carried out and that the heat exchanger needed to be replaced. The policy didn't cover powerflushes. IPA also hadn't covered the replacement heat exchanger because the boiler hadn't been maintained. She said this was fair. She said she was persuaded that a powerflush had been required whether the heat exchanger had been replaced or a new boiler had been installed. She said IPA didn't need to do anything further.

Mr C disagreed. He said the policy wasn't fit for purpose. The lack of hot water was an emergency situation, but the policy didn't cover the required components. He also said the powerflush wouldn't have been necessary had he been aware the heat exchanger needed replacing. So, the complaint was referred to me.

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, I don't uphold this complaint. I will explain why.

IPA's engineer report said the issue with the boiler had been traced to the "*blocked plate heat exchanger with muck & debris*". The magnaclean was also very dirty. The report said a complete powerflush and replacement heat exchanger was required. Mr C has said he was only told about the powerflush and that he was told it wasn't covered by the policy. I've looked at the policy wording. This said it didn't include repairs that required a powerflush. I don't think it's unusual that the policy didn't include carrying out a powerflush. I wouldn't

generally expect a home emergency policy to cover this. I'm also satisfied the engineer correctly advised Mr C about the powerflush and that this wasn't covered under the policy.

Mr C said he wanted to use his own plumber to carry out the powerflush. Mr C has said the plumber carried out the work and then told Mr C the powerflush wouldn't fix the heating issue. I've read the plumber's invoice. This listed the powerflush and didn't say anything that seemed to suggest the powerflush wasn't necessary. The invoice also said the heat exchanger needed to be quoted for. So, I think this showed that IPA's engineer correctly diagnosed the issues with the boiler. A powerflush and a new heat exchanger were identified by both IPA and Mr C's plumber as the required work.

Mr C has said IPA's engineer didn't tell him about the heat exchanger. I don't know exactly what was discussed during the visit, but Mr C's main concern seems to be that he could have only replaced the heat exchanger, without the additional cost of the powerflush. However, I'm not persuaded the evidence showed this. I haven't seen evidence that Mr C's plumber said the powerflush wasn't needed. The powerflush was also carried out on the central heating system as a whole, including the radiators. I think this showed there was an issue beyond the heat exchanger that needed to be dealt with.

I've also looked at whether the policy should have covered replacing the heat exchanger. IPA has said the heat exchanger had already failed before its engineer visited. It said there was evidence that the boiler hadn't been properly maintained, including the issues that led to the need for the powerflush. The policy said it didn't cover routine maintenance, servicing and cleaning, including issues requiring a powerflush. So, it said the heat exchanger wasn't covered. In the circumstances, I think that was fair.

So, having thought carefully about what happened, I think IPA fairly dealt with the claim. As a result, I don't uphold this complaint or require it to do anything further in relation to it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 February 2025.

Louise O'Sullivan
Ombudsman