

## **The complaint**

Mr A has complained about the service provided by Inter Partner Assistance SA ('IPA') under his home emergency policy. For the avoidance of doubt, the term 'IPA' includes reference to IPA's contractors for the purposes of this decision letter.

## **What happened**

Mr A experienced a boiler breakdown in February 2025. He had a home emergency policy with IPA at the relevant time. Mr A was unhappy about the service provided by IPA as its engineer made an error in diagnosing the issue. He was also unhappy that IPA hadn't offered alternative accommodation or temporary heaters at the outset, particularly as there were vulnerable individuals in the home. IPA agreed that it had been responsible for service errors and offered £200 in compensation.

Mr A wasn't happy with the outcome of his complaint. In the circumstances, he referred his complaint to this service. The relevant investigator referred to the service's guidance and explained the type of compensation which can be expected in cases of this nature. She agreed that the problem should have been identified sooner, however stated that there would inevitably be some inconvenience caused by the boiler not working and which hadn't been caused by the business. She considered that £200 was a fair and reasonable offer.

Mr A remained unhappy with the outcome of his complaint. The case has therefore been referred to me to make a final decision in my role as 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.

The question for me to determine is whether IPA provided fair and reasonable compensation offer for the acknowledged service failures. I agree that there had been service failures in this case, however I don't require IPA to do anything other than to pay the £200 in compensation for the distress and inconvenience caused.

In considering this case, I've taken into account the submissions of the parties as summarised below. I turn firstly to Mr A's submissions. He provided a detailed chronology of events from 16 February 2025 onwards. When he contacted IPA about the emergency, he explained that there were young children in the home who were unwell. When IPA's engineer attended and checked the boiler, he said that the issue was to do with electrical wiring, and he reported the matter back to IPA. When IPA's electrician then attended, he reported that the wiring was fine, and it was the boiler that was faulty.

Mr A called the emergency line again to say that the family had been without heating and hot water for almost two days. At this point, IPA told Mr A that he could have gone to a hotel, and that the policy would have covered £250 towards the bill or that he could have purchased a heater up to £50. By then, Mr A had made alternative arrangements for the children. He felt that this should have been offered at the outset. IPA did advise Mr A that he

could arrange for his own engineer to fix the boiler and that it would pay up to nearly £184, being the sum left over from the policy cover. Mr A's engineer diagnosed the problem and said that the work would cost £224. Mr A then provided IPA with the opportunity to fix the problem, but instead, IPA cancelled the appointment.

In conclusion, Mr A felt that IPA hadn't taken responsibility for the service failures, when it was aware of the presence of vulnerable individuals in the home at the coldest time of year. He was concerned about the workmanship of IPA's engineers. He also felt that IPA unfairly placed the onus upon Mr A to be aware of the right to claim for alternative accommodation. He didn't think that £200 compensation was adequate in the circumstances.

I now turn to IPA's response to Mr A's complaint. As to the initial visit of IPA's engineer, it agreed that his report had been incorrect. However, it didn't agree that the boiler could have been fixed on the initial attendance if parts were needed as these would need to be ordered and this could take a few days. As to the cost of alternative accommodation, IPA stated that it wouldn't normally advise of the available support unless there was a delay in resolving the emergency, and it said that it did make Mr A aware of this following the initial attendance.

IPA appreciated that there were young children in the property who were unwell. It apologised *'for the number of visits it took to diagnose the fault and all the telephone calls you had to make to get the emergency resolved.'* In conclusion, IPA offered £200 in recognition of the distress and inconvenience caused.

I now turn to my reasons for agreeing with Mr A that there had been a service failure, but not requiring IPA to do anything further, other than to pay Mr A the compensation originally offered of £200 for distress and inconvenience.

I have much sympathy for the situation in which Mr A found himself in this case, particularly as there were vulnerable individuals in the home. Whilst IPA wasn't responsible for the boiler breakdown itself, the purpose of the emergency home insurance which Mr A purchased was to provide a swift and professional service to its customer. Clearly the misdiagnosis of the issue by the first engineer and cancelling of engineer support would have been a cause of concern and frustration for Mr A. It's most fortunate however that he'd been able to source an alternative engineer who was able to resolve the issue in a timely manner.

IPA acknowledged this service failure, and the question for me is therefore whether an apology and compensation of £200 adequately recognised the failure. Whilst I appreciate that this will come as a disappointment to Mr A, on balance, I consider that IPA's response did come within the range of actions we would expect a business to take where distress and inconvenience is experienced for a limited period. This is in line with our published guidance on the question of compensation. I therefore conclude that the offer of £200 was a fair and reasonable response to IPA's service errors.

As for IPA's stance regarding alternative accommodation, I note that Mr A took urgent action to make sure that the young children were safe. Again, I can understand Mr A's frustration regarding IPA's stance, however customers are expected to read and to be familiar with the policy benefits which they have purchased. I can also understand that IPA wished to highlight this benefit once it became clear that there had been an additional delay in resolving the problem due to its engineer's failure. Unfortunately, some short delays can be expected where, as in this case, the emergency meant replacement of a boiler part.

### **My final decision**

For the reasons given above, I uphold Mr A's complaint to the extent that I require it to pay the previously offered compensation of £200 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 10 November 2025.

Claire Jones  
**Ombudsman**