

The complaint

Miss O complains that Inter Partner Assistance SA (IPA) didn't complete a satisfactory repair to her laptop following a claim.

What happened

Miss P raised a claim with IPA after her laptop stopped working following water damage. IPA arranged for Miss O's laptop to be repaired. Following the repair, Miss O contacted IPA again as the screen was flickering, had a line down it and eventually wasn't turning on. IPA declined to complete a further repair as they felt the damage was due to an unrelated cause. Miss O complained but IPA didn't uphold the complaint as they didn't think they'd done anything wrong. Miss O was still unhappy, so brought the complaint to this service.

Our investigator upheld the complaint. They said that IPA should physically inspect the laptop to confirm the cause of the damage. Our investigator also awarded £200 compensation for the distress and inconvenience caused. IPA accepted this. Miss O initially appealed. She didn't want the same contractor to review the laptop. In response, IPA agreed for a different contractor to complete the work. Miss O accepted the outcome. As both parties accepted the outcome, the complaint was closed. However, Miss O has informed us that whilst she's received the compensation payment, her laptop hasn't been collected, as such, she asked us to reopen the complaint. So, the complaint has been passed to me to make a final 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.

Having done so, I've reached the same outcome as our investigator for the same reasons. I agree based on the evidence provided that IPA should physically inspect Miss O's laptop. I also agree that Miss O has been caused trouble and upset being without her laptop.

Both parties have confirmed agreement already with the above outcome. So, I don't think I need to go into any more specifics on my reasoning. This decision is due to IPA not completing the required actions and to make the outcome legally binding.

Putting things right

To put things right, IPA should arrange for Miss O's laptop to be collected and assess what is causing the new damage in line with the policy terms and conditions and repair warranty.

I believe IPA have made payment of the compensation already, however, if not, IPA should pay Miss O £200 for the trouble and upset caused.

My final decision

For the reasons I've explained above, I uphold this complaint and direct Inter Partner Assistance SA to put things right by doing as I've said above, if they haven't already done

so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 15 September 2025.

Anthony Mullins
Ombudsman