

## The complaint

Mr H complains that Inter Partner Assistance SA ('IPA')'s contractors damaged his home when he made a claim on his home emergency insurance.

Mr H's cover was part of a bank account and administered by an intermediary. Mr H's correspondence has mostly been with this intermediary. However, IPA is the policy underwriter so his complaint is against IPA. Any reference to IPA in my decision includes the intermediary.

## What happened

Mr H had a bank account which included various benefits, including home emergency cover. This cover was underwritten by IPA. In February 2025, he contacted IPA to report a leak in his roof. IPA appointed its contractor (who I'll refer to as 'J' in this decision) to inspect the roof.

Mr H said J's workers damaged his wall and ceiling when they accessed his loft space. He explained that one worker lifted the other who grabbed the edge of the hatch and pulled himself up into the loft. He sent IPA photos showing stains/scuff marks on the wall and loft hatch, and a crack in the ceiling. He wants IPA to pay for this to be repaired.

IPA told Mr H that J's workers accessed the roof using ladders, made a temporary repair, and advised Mr H to arrange for a permanent repair as soon as possible. It said there was no evidence J's workers damaged the ceiling or walls. Mr H was unhappy with IPA's response and complained to this service.

Our investigator recommended that the complaint should be upheld. She thought it was likely J's workers had caused the internal damage to Mr H's home. She thought IPA should pay for repairs, and pay Mr H an additional £100.

IPA didn't accept this, so the complaint was passed 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.

Mr H's complaint is that J's worker leveraged himself into the loft space without using a ladder, causing damage to the area around the loft and a crack in the ceiling. IPA sent us external photos of the workers using a ladder to reach the roof and J's comment that "*completing the work would not have been possible without the use of ladders*". But these focus on J's external work. In my opinion they aren't relevant to Mr H's complaint.

A photo of one of the workers on a ladder shows he was wearing black-soled boots. Mr H's photos show black scuff marks/stains on the wall and on the loft hatch, consistent with his account of how J's worker accessed the loft. On balance, I think it's likely that J's worker scrambling into the loft caused the staining to the wall and loft hatch. I think IPA should pay

for this to be cleaned and repainted.

I think it's possible the worker's act of levering himself into the loft also cracked the ceiling, as Mr H says. However, I think it's equally possible the crack was already there and had gone unnoticed. But based on Mr H's photos, I think the crack is relatively small and would be easy to fix.

I don't agree with our investigator's recommendation for how to resolve this. I think the best solution in this case is for IPA to cover the cost of cleaning and repainting the wall and loft hatch. I think IPA should pay Mr H £100 for this. I think this would also cover the cost of replastering the crack and any inconvenience this matter has caused him..

### **My final decision**

My final decision is that I uphold the complaint and order Inter Partner Assistance SA to pay Mr H £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 17 March 2026.

Simon Begley  
**Ombudsman**