

The complaint

Mr F has complained about Inter Partner Assistance SA (IPASA's) handling of his claim under his home emergency policy.

What happened

The details of what happened are well known to both parties, so I won't repeat them here. Instead, I'll focus on the reasons for my 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 agree with the Investigator, that IPASA have already made a reasonable offer to resolve the matter. I'll explain why.

At the start of 2025, Mr F made a claim to IPASA for damage to his roof.

His policy provides for them to "*arrange for permanent repairs to be undertaken to your home's roof in the following instances: Lost, dislodged or damaged roof or ridge tiles...water ingress from ridge tiles that require re-pointing*". IPASA don't dispute an insured event occurred.

However, they have pointed to a policy limit where the terms and conditions state that in the event of an accepted claim, "*an insured person contribution will be required when the repair cost exceeds the maximum claim policy limit [of £500]*". I am satisfied that the policy limit was made clear and fairly applies.

IPASA say their roofing engineer attended and provided a quote for the work, which was over £500. They have asked Mr F to contribute the difference to get the work done. Mr F was unhappy that the quote involves a considerable amount for scaffolding, which he doesn't think is necessary. I can understand why he would feel this way. The repair seems to involve a small number of ridge tiles and replacement mortar. The evidence doesn't suggest that scaffolding would be necessary, and Mr F has obtained further quotes where he says scaffolding wouldn't be needed.

However, in their communications IPASA did agree to consider a reimbursement to Mr F of up to the policy limit, if he was able to get the repairs done for cheaper and without the need for scaffolding. That was a fair offer of resolution and meant Mr F wouldn't be disadvantaged by IPASA's contractor requiring scaffolding.

Mr F has said he has had the work done for approximately £600. He should contact IPASA directly in regard to their offer of reimbursement for up to the policy limit.

In summary, IPASA don't dispute that Mr F has a valid claim and Mr F doesn't dispute that the £500 policy limit applies. Whilst I can see why he would be frustrated that the chosen contractor would only complete the work with expensive scaffolding erected (which Mr F

would in effect have to pay for), a fair offer has been made to settle Mr F's private costs (up to the policy limit).

My final decision

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 10 April 2026.

Yoni Smith
Ombudsman