

The complaint

Mrs G has complained about how Inter Partner Assistance SA (IPA) dealt with a claim under her home emergency policy.

References to IPA include companies acting on its behalf.

What happened

Mrs G contacted IPA to send an engineer to deal with a leak. When the engineer visited, he said leak detection was needed and left the property without completing a repair. Over the following week, Mrs G contacted IPA to find out when the leak detection would take place. During that time, the same plumber visited again and said leak detection was required. When Mrs G spoke to IPA, she was told most of her £250 claim allowance had been used up by the two visits. IPA said Mrs G should contact her home insurer because of the likely costs involved for the leak detection to be carried out.

When Mrs G complained, IPA upheld the complaint. It accepted there had been poor communication, an unnecessary second visit and confusion around the claim. It said its understanding was that there was no continuous leak and Mrs G noticed it specifically after rainfall. It said Mrs G would either need to arrange a private specialist to investigate or, if it was an active leak, contact her home insurer, as the insurer would be better positioned to carry out comprehensive leak detection. It offered £200 compensation to reflect the impact on Mrs G of the issues with the claim.

Mrs G complained to this Service. Our Investigator didn't uphold the complaint. She said when Mrs G first spoke to IPA, it told her trace and access wouldn't be covered. IPA had accepted that the second engineer visit was unnecessary. However, the policy wasn't designed to cover the damage from the water leak. The policy also had a £250 limit for the claim and the cause of the leak hadn't been established. So, this limited what could be provided under the policy. She said the £200 compensation offered for the issues with the claim was fair in the circumstances.

As Mrs G didn't agree, 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.

Mrs G contacted IPA to report a leak. She said water was entering through an external wall, which was below the roof. She said water was also going through a ceiling below the bathroom. IPA agreed to send an engineer. When the engineer visited, Mrs G said he wasn't there for very long and carried out limited checks. The engineer decided leak detection was required. I've no reason to think the engineer's assessment was incorrect.

Mrs G then contacted IPA a few times because she wanted to know when the leak detection would take place. When IPA followed up on this with its contractor, Mrs G has said the same engineer visited her home. The engineer again said leak detection was required. When IPA responded to the complaint, it accepted the second visit was unnecessary and didn't move the claim forward.

I also listened to the call when Mrs G first reported the claim. IPA told Mrs G the policy wouldn't cover trace and access or invasive work because of the £250 limit. So, I think it was clear from the start that, because of the claim limit, the policy wouldn't cover more complicated leak detection. I also think it was reasonable that, on more than one occasion, IPA told Mrs G she should contact her home insurer about the trace and access and leak detection because the £250 limit was unlikely to be enough to cover the full claim. This enabled Mrs G to find alternative ways to try and progress the work that couldn't be covered through the IPA claim. She could then return to IPA to see if it could carry out the actual leak repair, if she wished to do so.

IPA also told Mrs G that the two visits had used up most of the £250 claim limit, with only £77.84 of it remaining. IPA has confirmed to this Service that when it spoke to Mrs G about her complaint, it told her it would reset the claim so the full £250 limit was still available. However, it noted this didn't cover the trace and access, only the repair. I think it's fair that IPA reset the claim amount available because of the issues with the claim.

Mrs G also wanted IPA to fix her ceiling. However, repairing ceilings and other structural damage isn't something I would normally expect a home emergency policy to cover. There was no cover for this under the policy. IPA advised Mrs G to contact her home insurer, which I think was reasonable.

I'm aware Mrs G was also concerned that the engineer asked her questions such as how many people lived at the property and who owned it. When IPA replied to the complaint it said it was helpful for an engineer to understand usage patterns that might affect plumbing systems. I also note the policy said that for certain types of work it would need to be ensured that tenants had their landlord's permission. However, I can understand that Mrs G might have been surprised to be asked these questions if the context wasn't explained to her. In its complaint response, IPA said it would provide feedback to the company that sent the engineer, which I think was fair in the circumstances to address the issue.

I've also thought about the compensation IPA offered. IPA accepted there had been an unnecessary second visit, confusion around the claim and communication issues, including that it incorrectly assumed who her home insurer was and Mrs G had to chase for progress. Having thought about this, I think the £200 compensation IPA offered was fair in the circumstances to reflect the issues with the claim. This is in line with what I would have required IPA to pay if it hadn't already offered this.

So, having looked at what happened, I don't uphold this complaint or require IPA to do anything else 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 Mrs G to accept or reject my decision before 18 December 2025.

Louise O'Sullivan

Ombudsman