

The complaint

Mrs C complains about how Inter Partner Assistance SA (“IPA”) dealt with a claim under her home emergency insurance policy.

When I mention IPA I also means its suppliers and contractors.

What happened

Mrs C had a home emergency policy with IPA covering her for domestic emergencies.

In December 2024 she noticed a leaking roof causing water to enter through her bedroom ceiling. She contacted IPA and made a claim. She told it that one of her family members was vulnerable.

IPA sent a repairer to inspect the problem. They said they needed scaffold erecting and the weather was too poor to carry out the work to repair the roof.

About a week later, IPA asked Mrs C to pay £293 to the repairers towards the cost of the repair, as the likely cost of it was above the policy limit of £1,500.

It also later told Mrs C that she could engage her own roofer to carry out the work, and it would reimburse the cost if her roofer was cheaper.

The following day, Mrs C’s roofer assessed the damage and Mrs C decided to have a permanent repair carried out at a substantial cost to herself. She asked IPA to reimburse her up to the policy limit, but it said the repair was permanent rather than temporary, so it wouldn’t contribute. It said it would only pay for the cost of scaffolding used by Mrs C’s repairer. It paid her £100 for the distress and inconvenience she’d had during her claim.

Mrs C remained unhappy and brought her complaint to this service. She asks that IPA pays her claim up to the policy limit and compensate her for the distress and inconvenience she’d been caused.

Our investigator looked into Mrs C’s complaint and thought it would be upheld. She thought Mrs C’s distress and inconvenience had been significant over the festive period. So, she thought IPA should pay a total of £350 compensation. And she thought it should pay up to the limit of the policy towards the work that Mrs C had done.

Mrs C agreed with the view, but IPA didn’t respond.

Because it didn’t respond, this complaint has been passed to me to make a 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.

I’m upholding Mrs C’s complaint.

I've read about the service provided by IPA following Mrs C's approach to it telling it about the leak into her home. I can see IPA attended her property swiftly, but apparently it also quickly decided it couldn't carry out the work without scaffolding being erected.

The leaking roof on Mrs C's home was a flat one, atop a dormer on the third floor of her home, so quite high up and exposed.

But having decided scaffold was needed, IPA then told Mrs C she'd have to contribute as the cost of the temporary repair, including scaffold, was above the policy limit. Even though IPA told her this, it still wasn't able to confirm when the repair would happen.

When she complained, IPA said Mrs C could appoint her own contractor, who attended and inspected the damage within a day or two. Mrs C has told this service about her family having to sleep in the lounge because of the leak, and how the worry affected them particularly because of the vulnerability I've mentioned above.

IPA told her that it would reimburse her costs. So when Mrs C agreed with her contractor to carry out the work to permanently fix the roof, she was surprised to hear that IPA would only cover the cost of the scaffold.

Her contractor said it would charge £100 extra for an itemised invoice.

But, in IPA's evidence I can see that the cost of the scaffold is apparently mentioned. There are records that it would be paying about £1,350, seemingly plus VAT, for it. While the notes aren't entirely clear, I can see from its evidence that the overall claim cost was estimated at about £1,793 (which is why Mrs C was asked to pay £293 towards the cost of the temporary repair).

I've thought carefully about this. IPA offered to reimburse Mrs C for the cost of the temporary repair, which later it said meant it would pay towards the cost of the scaffold.

Mrs C wasn't told what details she'd need to provide in advance, so I think it's fair I say that IPA caused her further distress here.

In its responses, IPA said it its cover would only pay for a temporary repair, but I think its offer to pay up to the policy limit for the scaffold cost is clear. As I mention above, IPA hasn't responded to the view, which set out this as a fair means of settling Mrs C's complaint.

And it's clear to me that IPA would have been expecting to pay roughly this amount in settlement of the scaffold portion of Mrs C's claim, so I think it's fair that it now does so. So, IPA now needs to pay Mrs C £1,500 towards the cost of the scaffold.

Because Mrs C has already paid this money, I think IPA also needs to pay interest on this at 8% simple from the date Mrs C paid her contractor to the date IPA pays her. This wasn't included in the view, but I regard this as a minor change in Mrs C's benefit, so I'm including it in this decision.

I've also thought about Mrs C's distress and inconvenience, as well as that of her family. Over the festive period, they weren't able to get meaningful help from IPA despite their needs and further damage was being caused to the interior of their house due to the leak. I think their distress was substantial and the delay in getting work done caused significant distress. I appreciate this was the festive period, but Mrs C had bought a policy covering her for emergencies and it didn't appear to be helping her with the emergency situation she was in.

Mrs C has agreed with the view, in which the compensation was set at £350 including the £100 IPA already paid. I've considered this service's guidelines on compensation and I think that amount is fair.

My final decision

It's my final decision that I uphold this complaint. I direct Inter Partner Assistance SA to pay Mrs C:

- £350 compensation for her distress and inconvenience it caused by its service. This includes the £100 it already paid.
- £1,500 in lieu of the cost of scaffolding she reasonably incurred. Interest at 8% simple should be added to this amount from the date Mrs C paid for the repairs to the date IPA makes this payment.*

*If IPA considers that it's required by HMRC to deduct income tax from that interest, it should tell Mrs C how much it's taken off. It should also give her a tax deduction certificate if she ask for one, so she can reclaim the tax from HMRC if appropriate.

IPA must pay the compensation within 28 days of the date on which we tell it Mrs C accepts my final decision. If it pays later than this, it must also pay interest on the compensation from the deadline date for settlement to the date of payment at 8% a year simple.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 11 March 2026.

Richard Sowden
Ombudsman