

The complaint

Mr and Mrs G are unhappy with the service received from Inter Partner Assistance SA (IPA) after they made a claim under their home emergency policy.

What happened

Mr and Mrs G made a claim under their home emergency policy when a waste pipe in their home became blocked. IPA sent a plumber who found there was a blockage in a pipe behind a wall.

IPA said it wouldn't complete the repair as the policy didn't cover Mr and Mrs G for trace and access. They complained to IPA as they felt the repair should have been covered by their policy. IPA didn't change its decision.

Mr and Mrs G brought their complaint to this service. Our Investigator didn't uphold the complaint. He didn't think IPA's decision was unfair.

As Mr and Mrs G didn't agree. The matter has been 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.

In this decision I'm focussing on what I consider to be the crux of the complaint. If I don't comment on every point made by the parties, that doesn't mean that I haven't seen or considered them. It's just I don't think it necessary to reference them specifically in reaching my decision.

I need to decide whether IPA treated Mr and Mrs G fairly and reasonably by not exposing the blocked waste pipe so that it could be repaired. IPA say that this work would have amounted to "*trace and access*" which isn't covered by their policy.

At the outset I think it might be helpful to set out my general understanding of trace and access cover, although the extent of such cover will obviously vary from policy to policy.

Trace and access cover is usually part of buildings insurance cover rather than home emergency. It covers the cost of finding the source of the emergency and exposing it so that it can be repaired. It also covers the cost of putting the property back to the way it was beforehand.

Mr and Mrs G have a policy with IPA which provides assistance for certain home emergencies including blocked waste pipes up to a cost of £1,500. It's not in dispute that the blocked waste pipe amounted to a home emergency. The policy says it only covers the cost of emergency repairs and is separate from buildings cover. Mr and Mrs G didn't have buildings cover with IPA, so they didn't have the benefit of trace and access cover.

The home emergency part of their policy excludes:

“The cost of Trace and Access to locate the source of the emergency”.

“Trace and Access” is defined in the policy as follows:

“When it’s difficult to find what’s caused the emergency (such as a leak) in your home and needs expert equipment and tools to find it. This also includes work that in the opinion of our authorised contractor is more complex than lifting floorboards or removing bath panels and cosmetic fascias. For example, this could be digging up floors or breaking into walls.”

Mr G disputes the interpretation of “Trace and Access”, focusing mainly on the word “trace”. He thinks the source of the emergency had been identified and so there was no need to find or locate it as such. In his view it just needed to be removed. I can understand his point but I think in the context of home emergency cover, trace and access also includes the cost of accessing or exposing the source of the emergency (in this case, the blocked waste pipe) which was not easily accessible. So I think it was reasonable for IPA to say that the policy didn’t cover the cost of exposing the waste pipe.

Mr G says the pipe could have been accessed from within the bathroom by removing a few tiles. Presumably though the tiles were fixed to a wall and the wall would have had to be broken into. So I think this still falls within the policy definition of “Trace and Access” which specifically refers to breaking into walls.

Mr G has referred me to decisions issued by other ombudsmen which he thinks show this complaint should be upheld. I’ve looked at them but they haven’t changed my decision. We look at each individual complaint on its own facts and merits.

I am sorry to disappoint Mr and Mrs G as I appreciate the extreme inconvenience they’ve suffered as a result of this emergency not being dealt with promptly. But I’m not persuaded that IPA has treated them unfairly or unreasonably.

My final decision

For the reasons given above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr and Mrs G to accept or reject my decision before 3 March 2026.

Elizabeth Grant
Ombudsman