

The complaint

Mr O is unhappy with the way Inter Partner Assistance SA (IPA) handled a claim under his home emergency insurance policy.

What happened

Mr O made a claim to IPA on Thursday 20 November 2025 after his boiler stopped working. An engineer sent by IPA attended on 24 November but left without fixing the boiler.

Shortly afterwards IPA told Mr O that it wouldn't cover the repair. It said the boiler was beyond economic repair.

Mr O replaced the boiler and heating system at his own expense four days later.

Mr O complained to IPA. He was unhappy with the delay before the engineer's visit which left him and his young family in a home without heating for several days during a spell of very cold weather. He didn't think his claim should have been declined. He also said he'd spent a long time on hold trying to speak to IPA on the phone.

IPA didn't change its decision about the claim. But it awarded him £75 compensation for not calling him back as promised.

Mr O referred his complaint to this service. Our Investigator didn't uphold it. He didn't think IPA needed to do any more to resolve the complaint. As Mr O 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 reaching this decision I've taken into account the relevant laws and regulations that IPA is obliged to follow together with what is good industry practice.

Mr O has made a number of detailed submissions which I have read carefully. I mean no discourtesy in not responding to each point individually. Instead I've looked at what I think are the key issues in this complaint.

The policy states:

“BOILER AND HEATING SYSTEM

What isn't covered

There is no contribution towards the costs of replacing a boiler or storage heater or any other heating or domestic appliance. This includes when:

- *It cannot be repaired; or*

- *The appliance is beyond economic repair.”*

I understand Mr O's boiler was about 10 years old. I haven't seen any expert evidence showing that the cost of repairing the boiler so that it was fully functional again was less than the value of the boiler. The fact that Mr O had the boiler replaced at his own expense suggests to me that IPA's assessment of the boiler as being beyond economic repair was probably correct. So from what I've seen, it was fair for IPA to decline the claim in line with the policy terms and conditions.

IPA's engineer came out two business days after the claim was made. The policy doesn't guarantee that attendance will be within a set time, although I would expect a reasonably prompt response to a policyholder who has made the insurer aware that they have young children at home.

Unfortunately a boiler breakdown almost inevitably causes a degree of stress and inconvenience – especially during very cold weather and that of course is often when there's increased demand for call-outs. To award compensation for this, however, I'd need to be satisfied that IPA's actions were responsible for trouble and upset over and above that usually caused by a boiler breakdown. This is in the context of a boiler which appears to have reached the end of the time when it was economic to repair it. I'm satisfied that the delay in this case between the claim being made and the diagnosis that the boiler was beyond economic repair was unfortunate but not excessive. I don't think IPA needs to compensate Mr O in respect of this.

Where I do think IPA let Mr O down was with its poor communication, in particular not returning his calls. But I think the compensation of £75 already offered by IPA was within the range of compensation I would expect a business to offer in the circumstances. So I won't require it to do any more.

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 O to accept or reject my decision before 31 March 2026.

Elizabeth Grant
Ombudsman