

The complaint

Mr G complains that Inter Partner Assistance SA (IPA), unfairly declined a claim made under his home emergency insurance and poorly handled the claim.

What happened

Mr G made a claim on his home emergency insurance in November 2025 as water was entering his property from the roof. IPA arranged an inspection and its agent said the lead valley on the roof needed to be replaced to stop the leak. IPA said this was a permanent repair and not something the home emergency insurance provided cover for. Following this, Mr G had the work completed by his own contractor at a cost of £1600.

Our investigator looked at this complaint and didn't think IPA had made an unfair claim decision when it declined the claim. They didn't think the damage claimed for and cost of the repairs completed by Mr G should be covered as it wasn't something the policy provided cover for.

While they felt the claim decision was fair, they didn't think the claim handling and communication with Mr G was good enough. IPA recognised there were failings in the final response it issued on 23 January 2026 and offered Mr G £75 for this. But it didn't identify what the failings were or why the claim had been declined. This was confirmed on 26 January to Mr G with IPA confirming no cover is in place for a permanent repair following an emergency.

Our investigator recommended IPA increase its offer to put things right to £150 with a £75 increase from the previous amount.

IPA didn't provide a response. Mr G responded to say he didn't think the policy terms were being correctly interpreted and the wording said the replacement of any part of the roof was permitted under the policy if this was the only way to contain the emergency. Here the repair was needed to contain the emergency and the cost of this should be covered up to the limit of the policy.

Our investigator's opinion remained unchanged. They said the policy excluded permanent repairs and they didn't think this was changed by the wording quoted by Mr G. As a result, the complaint was referred for 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've decided to uphold this complaint in part, for much the same reasons as our investigator. I appreciate this will be disappointing for Mr G, but I'll explain why I've reached this decision.

While I've considered everything provided by Mr G and IPA, I have not commented on

everything said. I mean no discourtesy by this, but with this Service being an informal service, I've focused on what I believe to be the crux of the matter.

I agree IPA has made a fair claim decision when it has said the damage claimed for isn't something covered by the policy.

Mr G has claimed for damage to his roof under the relevant part of the home emergency cover. This sets out that cover is provided for:

"an emergency temporary repair only, to prevent further water ingress and damage".

The agent who visited the property confirmed there was no temporary repair option available and a permanent repair was required.

Within the section headed 'Not covered (exclusions)' is the term Mr G has highlighted which he feels shows the permanent repair and cost of this should be covered by IPA. This says the following is not covered:

"Replacement of tiles or any part of the roof itself, unless this is the only way to contain the emergency and possible for our authorised tradesperson to perform this work."

I don't agree this exclusion shows the repair needed to Mr G's property is something covered by the policy. The agent who attended the property couldn't complete the work needed. Instead, they said a permanent repair was needed and the report highlighted a number of concerns with the valley and the mortar around the verge tiles.

The purpose of the home emergency policy is to provide emergency assistance which can be either a permanent repair or temporary repair, depending on the emergency and type of solution needed. While the policy provides cover for some emergency repairs to be completed which could be permanent, the cover to the roof excluded the replacement of tiles or parts of the roof unless its authorised tradesperson could complete the repair. Here, this wasn't an option and I am satisfied IPA has fairly relied on the exclusion.

Mr G has said he spent a great deal of time on hold when trying to get this issue sorted and this will be frustrating. But some inconvenience is expected when a claim needs to be raised, although I accept waiting in excess of an hour is beyond what could be considered reasonable.

When the concerns were raised, IPA recognised there had been shortcomings with its service, but didn't clarify why the claim had been declined and this added to the frustration experienced by Mr G as he sought to understand why it hadn't accepted the claim or provided cover for the repair to his roof.

I agree an award of £150 in total more fairly recognises the errors with the handling of this claim. There has been more than one small service failing and I think it is right the award is increased from the £75 offered by IPA to £150. But for the reasons I've set out above, I don't think it's made an unfair claim decision when it has refused to reimburse Mr G for the cost he incurred when he had the repair to his roof completed.

Putting things right

IPA should pay Mr G £150 for the service failings with the handling of this claim. If it has already paid the £75 offered in its final response of January 2026, it need now only pay the additional £75.

My final decision

For the reasons I've explained, I uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 May 2026.

Thomas Brissenden
Ombudsman