

## **complaint**

Mr P says Inter Partner Assistance SA (Inter Partner) took too long to deal with a problem with his boiler which he reported at the end of November last year. He doesn't think the compensation he's been offered is enough and says he was charged too much for the installation of a new boiler.

## **background**

Mr P got in touch with Inter Partner because his boiler stopped working. An engineer came out the following day and ordered a new fan. That took some time to arrive and unfortunately when it was fitted the boiler still didn't work. The engineer found there was another problem and the cost of fixing this meant the boiler was beyond economic repair.

As Mr P's boiler was over 7 years old his policy said he'd get £200 towards a new one. However, Inter Partner was running a scheme where he could get a free replacement boiler if he used one of its approved companies to have this installed. Mr P initially queried the cost of installation but then accepted this and the new boiler was installed on 21 December.

Inter Partner accepted there had been some delay in getting hold of the replacement fan and it hadn't kept Mr P updated about this. It offered to pay him £100 in recognition of this. Our adjudicator thought this was fair but also felt there had been some delay in installing the new boiler for which Inter Partner agreed to pay a further £50. But she didn't feel Inter Partner had done anything wrong in asking Mr P to pay for the installation of the new boiler. That's because they'd already offered what the policy terms said and he'd decided to go ahead with the alternative option of a replacement boiler.

Mr P didn't accept this. He said he (and his family) had to wait 24 days until they had a working boiler and the cost of installation was double what an outside contractor would charge. So I now need to reach a final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I do appreciate it must have been difficult for Mr P and his family when his boiler broke down and I can understand why he was keen to get this sorted out quickly. But, as there was a need to get hold of a replacement part and then install a new boiler, I think it would always have taken some time to get this sorted out. And Inter Partner did provide him with temporary heaters which is what his policy says should happen if a replacement part will take time to arrive.

I agree Inter Partner could have got hold of the replacement part more quickly but I think the £100 it's already agreed to pay is a fair way of recognising the inconvenience this caused. I also think when Mr P expressed concern over the cost of installing the new boiler Inter Partner could have done more to check whether he still wanted to go ahead with this. However, this was sorted out within a few days and I think the £50 it's agreed to pay here is fair.

Mr P says he could have got the boiler installed for less if he hadn't used one of Inter Partner's installers. But it was a condition of the scheme that he did so in order to get a free boiler. Inter Partner gave him the choice of agreeing to that or taking the £200 he was entitled to under the policy terms. I think it was up to Mr P to decide which option he preferred.

**my final decision**

I've decided to uphold this complaint in part. I understand Inter Partner Assistance SA has already paid Mr P £100 so it will need to pay him a further £50 if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 May 2016.

James Park  
**ombudsman**