

## **complaint**

Mr N complains about the service he received from Inter Partner Assistance SA following a claim on his home emergency insurance policy for his boiler. Mr N is also unhappy that he had to pay a private engineer to repair his boiler.

## **background**

Mr N's central heating boiler stopped working. An IPA engineer attended and said a new boiler was needed at a cost of approximately £1,700. Mr N was told the policy limit was £1,000 so he would have to pay the remaining £700 for the cost of the new boiler.

As the work wasn't carried out immediately, Mr N and his wife were without heating and hot water for two days. Mr N then contacted another engineer and got a second opinion. The private engineer repaired Mr N's boiler at a cost of £198.99.

IPA apologised for the error its engineer made in misdiagnosing the boiler. IPA also offered to pay Mr N the £198.99 cost of repairing the boiler. And it offered him £125 for the distress and inconvenience he had suffered.

Our adjudicator felt IPA had dealt with Mr N's complaint fairly and he didn't think it needed to pay him any more compensation.

Mr N disagreed with the adjudicator's conclusions, so the matter has been passed to me to make 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've decided not to uphold Mr N's complaint and I will explain why.

Mr N says both he and his wife suffer with ill health. He says his wife has a complex medical condition and has carers attending twice a day. He says these circumstances meant being without heating and hot water for two days caused particular distress and inconvenience. He says the only other source of heating was a small gas heater in the main living room, so Mr N's wife wasn't able to stay in bed or be in the kitchen. Mr N also says the boiler was left in an unsafe state by the IPA engineer.

I accept that being without heating and hot water for two days caused particular difficulties for Mr N and his wife. But I'm satisfied a payment of £125 for the distress and inconvenience they suffered is fair and reasonable.

IPA says its engineer isolated the boiler and made it safe before leaving. I don't have enough evidence to conclude the boiler was probably left in an unsafe state.

## **my final decision**

I don't uphold Mr N's complaint against Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 30 October 2015.

Robert Collinson  
**ombudsman**