

complaint

Mr S complains about the service he received from Inter Partner Assistance SA (IPA) under his home emergency insurance policy.

background

Mr S has a home emergency insurance policy through a bank account. It's underwritten by IPA. In January 2016 Mr S contacted IPA as his boiler had stopped working and he was without hot water and central heating. IPA sent an engineer to his home that day. The engineer inspected the boiler and changed the pressure sensor as he found it to be full of sludge. As damage caused by sludge in the system wasn't covered by the policy IPA told Mr S that it was unable to repair the boiler which needed a new pump.

Mr S asked IPA for a copy of its engineer's report which he then gave to an independent engineer. The independent engineer changed the pump, but the boiler still didn't work. The independent engineer then diagnosed another fault with the boiler, and replaced another part. Mr S's boiler then worked.

Mr S complained to IPA. He said IPA's engineer had wrongly diagnosed the problem leading to the independent engineer carrying out an unnecessary repair that he'd had to pay for. He asked for proof that sludge was the cause of the fault with the boiler. IPA asked for a report from the independent engineer as to what they'd found when inspecting the boiler. Once the report had been received IPA said it would cover the cost of the new part as a gesture of goodwill. But IPA queried why the independent engineer relied on its engineer's report and replaced the pump without carrying out their own diagnosis of the problem first.

Mr S complained to this service. Our adjudicator investigated the complaint. He didn't recommend it should be upheld. The adjudicator said he didn't think there was enough evidence that IPA's engineer had done anything wrong. Mr S had provided an invoice from the independent engineer, but it didn't give any details about what they thought was wrong with the boiler or the exact work they'd carried out. Mr S disagreed with our adjudicator's opinion and the complaint has been passed to me.

my findings

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

It's agreed that the policy doesn't cover damage caused to the boiler by sludge. The issue for me to decide is whether IPA's engineer misdiagnosed the problem, leaving Mr S without heat and hot water and causing him unnecessary expense.

I've seen the report provided by IPA's engineer. This says that there was sludge in the system and the pump needed replacing. I've also seen the invoice from Mr S's independent engineer. This says a new pump and switch were provided and shows the labour costs, but it doesn't give anymore information.

Mr S says there should be more proof that there was sludge than simply a report. He thinks IPA's engineer should've taken photographs. He also doesn't agree that the engineer was at his home long enough to do the work and inspection that he says he did. But Mr S hasn't provided a report from his independent engineer to contradict IPA's diagnosis. Mr S says he hasn't been able to contact his engineer to get one. So, instead he offered for IPA to attend

his home and inspect the pump that was removed to show there wasn't any need to replace it.

But I don't think it's reasonable to expect IPA's engineer to have taken take photos to 'prove' his diagnosis. And I also don't think that IPA has to 'prove' its engineer had either correctly or incorrectly diagnosed the problem by inspecting the original pump removed from Mr S's boiler. Once Mr S had called another engineer and they had worked on the boiler the onus was with Mr S to provide evidence that sludge in the system wasn't the issue. I appreciate Mr S wasn't able to contact his engineer, but that doesn't mean it's fair to then shift this onus on to IPA.

It's agreed that the new pump didn't rectify the problem with the boiler, but I don't know why Mr S's independent engineer replaced it. Mr S says this was because they followed the recommendation of IPA's engineer. But I think it would be reasonable to expect an independent engineer to carry out their own inspection and diagnosis. So, I can't say replacing this part was unnecessary. I also don't think it's fair or reasonable to hold IPA responsible for the independent engineer's decision to replace the pump.

Mr S has complained that IPA left him without any alternative form of heating. But, as the policy didn't cover the fault with his boiler, I don't think it would be reasonable to expect to provide this.

Mr S also feels that IPA hasn't given him a full response to his complaint. But, looking at the emails and letters between him and IPA, I think it was made clear to him why IPA wasn't upholding his complaint. I also think IPA was clear that it needed a report from Mr S's independent engineer before it would be able to review that decision.

So, looking at the evidence, I'm not upholding Mr S's complaint.

my final decision

I'm not upholding Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 August 2016.

Jocelyn Griffith
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