

complaint

Mr P complains about the service he received from Inter Partner Assistance SA (IPA) under his home emergency policy. He says IPA's engineers didn't correctly identify a problem with his boiler, which caused delays in getting the boiler fixed – and significant inconvenience.

background

Mr P has a home emergency insurance policy, which is underwritten by IPA. In February this year, his boiler stopped heating water properly, so he called IPA.

IPA sent an engineer, who said the boiler needed a new temperature sensor. He ordered one, and went back to Mr P's home a few days later. He then said the diverter valve on the boiler had failed, so he ordered one of those.

A different engineer visited Mr P a few days later. He fitted a new temperature sensor, but that didn't fix the problem. The engineer said the problem was caused by sludge in the boiler, which wasn't covered under Mr P's policy.

Mr P got in touch with the boiler's manufacturer. They sent out an engineer, who said the plate heat exchanger was blocked by scale. The engineer replaced the plate heat exchanger and the main heat exchanger the same day, and charged Mr P just over £300.

After Mr P complained, IPA said it wouldn't pay for the repair to the boiler, because repairs needed as a result of scale weren't covered under Mr P's policy. But it said it was sorry for the misdiagnosis of the problem, the delays and the inconvenience. It offered Mr P £165 by way of compensation.

Mr P didn't think that was enough, so he got in touch with us. Our investigator agreed, and recommended that IPA increase its offer to £250.

Neither IPA nor Mr P accepted the investigator's proposal. IPA said Mr P had had a new temperature sensor which he wasn't entitled to because he hadn't maintained his boiler. It felt this, together with the compensation it had already offered, was fair. Mr P thought £350 would be fairer, given the impact of what had happened on him and his family.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I've reached the same overall conclusion as the investigator.

Mr P has said he accepts the repairs needed because of scale in the boiler weren't covered under the policy. I've looked at the policy and the engineers' invoice. I'm satisfied it's clear the work needed was a result of scale, and that wasn't covered under the policy.

Both Mr P and IPA also appear to accept IPA's engineers didn't correctly identify what was wrong with Mr P's boiler. While Mr P has had a new temperature sensor fitted, I see no reason why this should have been necessary if the engineers had diagnosed the problem correctly in the first place. So I don't accept IPA's argument that Mr P shouldn't receive any more compensation because he's got a new sensor.

I think IPA's engineers' misdiagnosis caused Mr P and his family a good deal of inconvenience. It meant they were without hot water and heating for longer than necessary in the winter. Fortunately, they were able to use a family member's house for washing, and they didn't have to move into temporary accommodation. Even so, I don't think IPA's offer of £165 goes far enough, given the inconvenience Mr P and his family were put to.

Calculating awards of compensation isn't an exact science; I have to take careful account of all the circumstances of a complaint in order to reach a fair outcome. I have also to bear in mind that I can't fine or punish financial businesses. In all the circumstances, in the light of what went wrong here and the impact of that on Mr P and his family, I share the investigator's view that £250 is a fair award.

my final decision

My final decision is that Inter Partner Assistance SA should pay Mr P £250. It may deduct the £165 it offered Mr P from that sum if it has already paid him that amount.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 2 November 2017.

Janet Millington
ombudsman