

complaint

Mrs S has a home emergency policy with Inter Partner Assistance SA ('IPA'). She complains that IPA's engineers caused a water leak, when repairing her boiler. She also says IPA's call handler was unsympathetic when she complained.

I'll refer to IPA's agents as IPA.

background

Mrs S contacted IPA in April and July 2015 because her boiler wasn't heating water properly. IPA called out engineers. They repaired the boiler, and replaced some parts during both visits. This sorted out the problem with the hot water. But in December 2015 Mrs S found the boiler had been leaking, which had damaged belongings stored under her boiler. In particular, important family photographs were ruined. She was understandably very upset about this, and felt sure the leak must have been caused by IPA's engineers.

IPA looked into Mrs S's complaint. It said the leak was due to a faulty washer, which could have failed at any time. IPA didn't think its contractors had caused the leak, as it would've been spotted earlier.

Mrs S was very unhappy with IPA's answer. She couldn't see how IPA could know its engineers hadn't caused the damage. She said IPA's call handler hadn't shown her any empathy. And she thought IPA should've offered her something to show good customer service, as it was clear how upset she was. IPA did pay £50 for the way it handled the telephone call telling her it hadn't accepted her complaint.

Mrs S complained to us. She pointed out she'd claimed under her home contents insurance for the damage (worth around £600). She'd had to pay an excess of £250 and her premiums would now go up.

Our adjudicator empathised with Mrs S. But he didn't think the evidence showed the damage had been caused by IPA. Although IPA's call handler could have shown more sympathy he didn't think he could ask it to pay more compensation.

Mrs S didn't agree. She asked for an ombudsman to look at her complaint.

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 listened to Mrs S's telephone call with IPA when it told her it wouldn't pay her any compensation. It's clear how upset she was. So I'm sorry that I'm going to disappoint her as well because I'm not upholding her complaint. I'll explain why.

There were four leaks on the boiler – one on the cold supply inlet valve, one on the filling loop and two on the flow valve.

IPA had worked on the filling loop and valves in April 2015. But I accept IPA's evidence that its engineer would have noticed if there had been a leak there in July when he repaired the

'flow switch'. And after repairing the boiler during this visit he noted the boiler was working fine. I think if the valves and filling loop had been leaking he'd have noticed this then.

The flow valve also leaked. But IPA has said this was caused by a worn fibre washer. And I accept its evidence that this could have failed at any time (rather than being linked to its engineer's work).

I accept it's possible Mrs S's boiler could've been damaged by the engineer during the July visit. And I can't be 100% about what *did* happen.

But there's no evidence to show it's more likely than not that the leak was caused by IPA's engineers. As the adjudicator said, we don't have anything to show IPA's evidence is wrong. It was around six months before Mrs S found the leak. I understand it was silent leak and hidden away in her airing cupboard. But I still think it's likely Mrs S would've found it earlier if it had happened during the July repairs.

I don't underestimate the upset and upheaval caused by the water damage. Mrs S could buy new bedding, towels and other household items. But she's explained the family photographs were irreplaceable. So I can see she'd have been very upset that IPA's call handler didn't show more sympathy for her. I think it was right that IPA paid Mrs S some compensation for that. But I don't think it had to pay her any more, to show good customer service, as I don't think it was responsible for the damage.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 27 May 2016.

Amanda Maycock
ombudsman