

complaint

Mr S complains that Inter Partner Assistance S.A. is responsible for poor service under a home assistance insurance policy.

background

Mr S had a policy in the name of a home assistance company and underwritten by IPA. He called for help after his central heating boiler stopped working. He complained that his insurer took too long to fix it and gave him incorrect information.

The adjudicator recommended that the complaint should be upheld. He thought that the company had accepted that it had caused unnecessary trouble and upset – and its settlement offer hadn't gone far enough. He recommended that the company should make a total payment - on top of the £90 it had already offered - of a further £60, that is a total of £150 to Mr S.

Mr S disagrees with the adjudicator's opinion. He says, in summary, that £150 isn't enough.

IPA also disagrees with the adjudicator's opinion. It says, in summary, that £90 is fair – as Mr S had an electric shower and was only without a working boiler for about four days in August, when he didn't need central heating.

my findings

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

Mr S's central heating boiler wasn't working. So he was already in a difficult situation when he called for help.

Overall, Mr S was without central heating for about five days. But it was always going to take some time to resolve his problem.

IPA is the insurer responsible for dealing with claims. So I hold it responsible for the actions of the home assistance company and its workers.

Mr S has said he had to take time off work. But I haven't seen enough detail to persuade me that he suffered a financial loss.

The home assistance company accepts that its service fell below a reasonable standard. It offered Mr S £90.

But I don't think that was enough for the upset and trouble its shortcomings caused Mr S.

The company didn't always attend for appointments on time.

And it didn't communicate as well as it ought to have done.

Mr S was frustrated by the lack of communication between IPA's electrician (who switched off the electricity supply) and IPA's boiler engineer (who thought there was an electrical supply problem).

And Mr S was bemused as to how – without inspecting the system properly - the company had decided he needed a new pump. He then felt misled when it said he didn't.

Mr S was no doubt concerned about the inconvenience of other members of his family.

Overall, I think £150 is fair and reasonable compensation for trouble and upset.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint. I order Inter Partner Assistance S.A. to pay Mr S (in addition to the £90 it has already offered) a further £60 for trouble and upset.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 22 December 2016.

Christopher Gilbert
ombudsman