

complaint

Mr J complains about the service he received from Inter Partner Assistance SA under his home emergency insurance policy.

background

Mr J complained to IPA about the service he received when he reported a problem with his heating system. And, being unhappy with its response, he complained to this service.

During our investigation IPA offered to refund the cost of the boiler seal and door its engineer had advised Mr J to source; to refund the cost of the independent engineer's report Mr J had obtained; and to pay him £200 compensation for the trouble and upset he'd experienced.

Our investigator thought Mr J's complaint should be upheld and IPA should pay him a total of £500 compensation, including the £100 he'd already received.

Both parties disagreed with the investigator's conclusions. Mr J thought IPA should pay him £500 compensation in addition to the £100 it had already paid him. And IPA thought the £200 compensation it had offered was reasonable, in the circumstances.

So, the matter's been referred to me to make a final decision.

I recently issued my provisional findings on this complaint. I said from what I'd seen I was minded to conclude the service Mr J received from IPA was very poor. And it resulted in his family being left without heating and hot water for around six months, with the consequences he'd described.

In these circumstances I was minded to conclude it would be reasonable for me to require IPA to pay Mr J a total of £1,000 compensation, to properly reflect the extent of trouble and upset experienced by him and his family over a period of six months, as a result of its actions.

So, I was minded to uphold Mr J's complaint on this basis.

This was different from the investigator's opinion, so I invited both parties to comment and provide any additional evidence for me to consider.

A copy of my provisional decision is attached and forms part of this final decision.

my findings

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

Both parties have indicated that they accept my provisional decision. So, I uphold Mr J's complaint on that basis.

my final decision

I uphold Mr J's complaint against Inter Partner Assistance SA. It must pay Mr J a total of £1,000 compensation, including the £100 it's already paid him, for the trouble and upset he experienced as a result of its poor handling of his claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 2 March 2018.

Robert Collinson
ombudsman

copy of my provisional decision

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Both parties disagreed with the investigator's conclusions. Mr J thought IPA should pay him £500 compensation in addition to the £100 it had already paid him. And IPA thought the £200 compensation it had offered was reasonable, in the circumstances.

So, the matter's been referred to me to make a decision.

my provisional findings

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

I'm currently minded to uphold Mr J's complaint and to require IPA to pay him a total of £1,000 compensation, including the £100 he's already received. I'll explain why.

I note IPA's agreed to refund the cost of the boiler seal and door Mr J bought, provided he gives it the receipts for these items. And I note it's agreed to refund the cost of the independent engineer's report he obtained. It therefore appears that the only outstanding issue is the amount of compensation Mr J should receive for the trouble and upset he experienced as a result of IPA's poor handling of his claim. So, my provisional decision concentrates on that issue.

Mr J says when he reported the problem in May 2017, IPA wrongly told him it wouldn't repair his boiler because there was sludge in the system. He says IPA later acknowledged it had wrongly declined his claim. And he says IPA's engineers had advised him to source a boiler seal and door for himself to fix his boiler. Mr J also says he was left without heating and hot water for around six months as a result of IPA's actions. He says he had no immersion heater for hot water and no alternative source of heating. He says he and his family had to boil kettles of water to wash. And he says they had to visit the gym to get a shower.

In addition, Mr J says for the last two months before a new boiler was fitted around the end of November, it became increasingly cold in the house, due to the lack of heating. So, Mr J says he thinks IPA should pay him a further £500 compensation in addition to the £100 he's already received.

I note IPA's now acknowledged it wrongly declined Mr J's claim in May 2017 on the ground that there was sludge in the system. I note it initially rejected a report he obtained from an independent engineer that there wasn't any sludge in the system. And I note it only accepted this finding when it was confirmed by Mr J's home insurer following an inspection it carried out in October 2017.

From what I've seen, I'm minded to conclude the service Mr J received from IPA was very poor. And it resulted in his family being left without heating and hot water for around six months, with the consequences Mr J's described. In these circumstances I'm minded to conclude it would be reasonable for me to require IPA to pay Mr J a total of £1,000 compensation, to properly reflect the extent of trouble and upset experienced by him and his family over a period of six months, as a result of its actions.

my provisional decision

For the reasons set out above, but subject to both parties' responses to this provisional decision, I'm currently minded to uphold Mr J's complaint against Inter Partner Assistance SA. And I'm minded to require IPA to pay Mr J a total of £1,000 compensation, including the £100 it's already paid him, for the trouble and upset he experienced as a result of its poor handling of his claim.

Robert Collinson
ombudsman