

complaint

Mr C says Inter Partner Assistance SA (IPA) mishandled a claim under a home emergency policy.

background

Mr C has a home emergency policy that covers his boiler. In March 2016 he made a claim to IPA as his boiler had stopped working. IPA sent an engineer the same day who said the boiler needed a new part which had to be ordered.

Two days later Mr C was told the part would be fitted the following day but when he contacted the engineer Mr C was told he'd have to wait a further two days for the engineer to attend.

The new part was fitted but the boiler broke down again the same day leaving Mr C without heating or hot water. He rang IPA who said an engineer wouldn't be able to come that day and as Mr C was going away for a week the new appointment was set for when he got back.

The engineer attended as agreed and diagnosed a fault with another part that needed replacing. The boiler was restarted but only worked for a short time. This part was fitted five days later but the boiler again only worked for a little while. So an engineer attended Mr C's home two days later.

After nearly a month IPA told Mr C that it wasn't worth repairing his boiler due to the cost and its age. Mr C complained to IPA over the length of time it had taken to make this decision. He and his family had been left without heating and hot water throughout this time.

IPA agreed it hadn't provided the level of service expected and offered £150 as compensation. Mr C wasn't happy at the level of compensation and complained to this service. In particular Mr C was unhappy that all the engineers had missed that his system had an immersion tank that had only needed a plug fitted to be fully working. If this had been pointed out to Mr C he'd have been able to have hot water even though his boiler wasn't working.

Our adjudicator investigated Mr C's complaint. He recommended it should be upheld. The adjudicator said he didn't think the offer of compensation was fair and an offer of £250 would be reasonable.

IPA disagreed. It said that it could take time to decide a boiler wasn't economical to repair as it can have multiple problems that weren't immediately obvious. So 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 IPA didn't provide Mr C with a good level of service. So the issue for me is whether IPA's offer of compensation was fair and reasonable.

Mr C was left without a working boiler for nearly month. There was one week when he was away so nothing could happen for that period. But I still think Mr C would've been distressed

and inconvenienced by both the number of appointments and the length of time it took to reach the decision his boiler couldn't be repaired.

I appreciate older boilers may develop a number of faults but I think it would've been reasonable for IPA to have reached this decision sooner than it did. So taking in to account the number of visits, the length of time Mr C had no heating and hot water and the lack of advice regarding his immersion I agree with the adjudicator that IPA's offer wasn't fair.

I think compensation of £250 would be more in line with awards made by this service and is fair and reasonable in the circumstances. I'm upholding Mr C's complaint.

my final decision

I'm upholding Mr C's complaint. I require Inter Partner Assistance SA to pay Mr C a total amount of £250 as compensation for his distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 October 2016.

Jocelyn Griffith
ombudsman