

complaint

Mr B complains about the way Inter Partner Assistance SA (IPA) dealt with two claims he made under his home emergency insurance.

background

Mr B has home emergency cover as part of his packaged bank account. He made a claim in January 2017 because the sink was blocked in his bathroom. Mr B says the engineer who came didn't fix the sink and made a false report, forging his wife's signature. He ended up fixing it himself because IPA wouldn't.

A second claim was made in April 2017 when Mr B had no heating or hot water. He says it took two and a half weeks for this to be fixed because IPA gave him and its agents' wrong information. He would like compensation for the time he had to take off work and the upset and inconvenience caused by not being able to use his bathroom sink and not having heating or hot water for over two weeks.

IPA paid Mr B £100 in relation to the first claim, partly for the cost of Mr B doing the repairs himself and partly as compensation for the inconvenience. Over the course of the second claim it's paid him a total of £250 for delays and mistakes that were made.

Our investigator thought the money already paid by IPA was enough to compensate Mr B for the problems he'd experienced. Mr B didn't agree so his complaint has been passed to me to review and make a decision.

my findings

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

IPA has accepted it could've handled Mr B's claims better than it did. And it has paid him compensation for this. What I need to decide is whether the amount of compensation already paid by IPA is fair. Having looked at everything that's happened, I think it is. I say this because:

- Not being able to use the sink in your bathroom or having no heating and hot water would be inconvenient but the fact these problems occurred in the first place isn't IPA's fault. I need to consider how much extra inconvenience was caused because of IPA's actions.
- There's some dispute about whether the problems with Mr B's sink were something that would be covered by the policy at all. He originally reported that the sink was blocked and that's what the engineer went out to fix. But the issue that was there after the engineer's visit was a leak from the sink. IPA said this wasn't covered because it wasn't an emergency and I agree with this. And while Mr B says the leak was caused by the engineer, the pictures of the sink taken by the engineer suggest this wasn't the case.
- When there are problems with something like a boiler, it's not always possible to identify immediately what's causing them. And sometimes one part needs to be fixed before the full picture can be understood. Two engineers thought it was an issue with

a particular part of the boiler after an initial inspection. So this is what was replaced. It was only once this had been done that it became clear there was another issue.

- Before IPA could go ahead with the repairs, Mr B needed to pay the cost of these over and above the limit of the policy. While I appreciate this cost was subsequently refunded, Mr B didn't pay this amount straightaway, which did contribute to the delays in fixing the boiler. Further delays were caused because Mr B refused to allow the first engineer who went to inspect the boiler come out again to fix it. This meant a second engineer had to go out and assess the problem.
- There were times when Mr B wasn't called back when he'd been promised, which would've been frustrating for him. I appreciate that particularly when he and his family were without any heating or hot water, he would've been anxious to get the boiler fixed as quickly as possible.
- IPA's engineers did order the wrong part, which meant Mr B took a day off work unnecessarily. By this point Mr B's boiler hadn't been working for over two weeks, so I can understand why he would've been upset about this. But IPA did arrange for an engineer to go round the next day with the correct part and the boiler was fixed during this visit.

Overall, I can see why Mr B isn't happy with the service he received from IPA. But I think the £350 (£100 for the first claim and £250 for the second claim) it's already paid him is fair compensation for this. If Mr B hasn't cashed the cheque IPA sent him for £150 and he needs this to be reissued, he should contact IPA directly.

my final decision

The compensation already paid to Mr B is fair and reasonable in the circumstances of this complaint. Inter Partner Assistance SA doesn't need to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 13 November 2017.

Claire Allison
ombudsman