

complaint

Mr A has complained about the way Inter Partner Assistance SA handled a claim he made under his home emergency insurance policy.

All references to IPA include its claims handler.

background

Mr A's boiler broke so he had no heating or hot water. He called IPA to report it. The next day IPA asked an engineer to go to Mr A's house to look at the boiler. The engineer said that the boiler hadn't been maintained properly and was poorly serviced. IPA said the boiler has to be maintained properly and for that reason it wouldn't cover the repair costs.

Mr A wasn't happy with the engineer's report and asked another engineer to inspect the boiler. The other engineer didn't agree with what IPA's engineer said. He repaired Mr A's boiler for less money than what IPA's engineer had quoted.

Mr A sent his engineer's report to IPA. IPA agreed to pay for the cost of the repairs and also offered £125 to Mr A for the trouble and upset he suffered.

Mr A wasn't happy with the amount of compensation and thought IPA should've paid him £500. So he complained to us. Our adjudicator thought that the £125 IPA offered wasn't enough. She thought IPA should pay £300 to compensate Mr A.

IPA didn't agree.

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 agreed to pay for the cost of the repairs to the boiler. I think that's reasonable.

Mr A reported the problem with his boiler to IPA but didn't hear back so he chased IPA the next day. IPA's engineer checked Mr A's boiler that day but misdiagnosed the problem. And based on that misdiagnosis IPA refused to cover the claim.

Mr A wasn't happy with what IPA's engineer had said. Mr A said the boiler had been serviced only ten months before. He couldn't find the paperwork at the time but he wasn't asked for any paperwork when he bought the policy.

Mr A asked another engineer to look at the boiler. He said IPA's engineer was wrong about the state of the boiler. He didn't think it was poorly maintained. And he repaired it for less than what IPA's engineer would've charged. In the meantime Mr A and his family were without heating and hot water for five days.

IPA thought that the £300 compensation it was asked to pay was too high. It said that our adjudicator didn't take into account the amount of time it would've taken for the repairs to be done. It feels that, at most, the delay would've been only three days. I don't agree with this. IPA turned the claim down. So its intention was not to pay the claim at all. So I don't think it can now say that it would've done the repairs, but three days later. And if Mr A had agreed

with what IPA's engineer had said he would've ended up paying for the repairs himself. And this would've been wrong because his boiler wasn't poorly maintained.

Clearly this was a very distressing time for Mr A. And after IPA turned the claim down it was left up to him to find someone to do the repairs, while at the same time worrying about his family who had no heating or hot water for five days. Mr A said that at the time the weather was very cold which made the situation even more difficult. He said IPA offered to pay £50 for a heater while waiting for the repairs to be done. But he has a large house and one heater wouldn't have been enough.

IPA has accepted that the service it provided to Mr A wasn't good enough. For the reasons I've given above I think it should pay Mr A £300 for the trouble and upset it caused him.

my final decision

For the reasons above I'm partly upholding Mr A's complaint against Inter Partner Assistance SA. IPA must pay Mr A £325.28 for the cost of the repairs to the boiler if it hasn't already. IPA must also pay interest on this amount at the simple rate of 8% per year from the date Mr A paid for the repairs to the date it makes/made the payment¹.

IPA must also pay Mr A £300 for the trouble and upset he suffered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 4 April 2016.

Anastasia Serdari
ombudsman

¹ HM Revenue & Customs requires Inter Partner Assistance SA to take off tax from this interest. Inter Partner Assistance SA must give Mr A a certificate showing how much tax it's taken off if he asks for one.