

## **complaint**

Mrs S complains that when her central heating boiler broke down, and she called on Inter Partner Assistance SA (IPA) under her 'Home Protection Policy', it was slow in arranging the needed repairs.

## **background**

In November 2014 Mrs S's boiler stopped working leaving her without central heating or hot water. She called IPA immediately and an engineer was arranged to visit two days later. A gas engineer arrived but he was unable to repair it because Mrs S had an oil heating system. IPA then told Mrs S that it didn't have any oil engineers available in her area.

Mrs S then supplied IPA with a number of contact details for oil engineers in her area including the company she used to service her boiler. IPA arranged for a private oil engineer to attend Mrs S's home. This engineer visited three days after the gas engineer's visit. He wasn't able to fix the boiler as it required a new pump to be fitted. He was requested by IPA to submit a report in order that it could check whether the repair was covered by the policy.

The repair was authorised two days later and the engineer attended a further eight days later. Another problem then arose with the temperature of the hot water due to a faulty wireless receiver. This required an electrician to visit to undertake the repair. An electrician attended nine days later.

Mrs S complained to IPA about the delays in restoring heat and making the hot water temperature safe. IPA acknowledged that there had been delays in organising the repair. It offered to cover the cost of the wireless receiver repair (which wouldn't have been covered by the policy) together with £150 compensation for the inconvenience and delays.

Mrs S didn't accept this offer. She felt it didn't reflect her personal circumstances, the time of year this had happened and the poor service IPA had provided.

Our adjudicator recommended that Mrs S's complaint should be upheld. IPA had sent the wrong engineer for the first visit. Mrs S had then had to supply contact details of oil engineers as IPA had none to send itself. The adjudicator also took into account Mrs S's age and the time of year she was without heating and hot water. It was accepted that the delay in the private engineer being able to make the repair was outside of IPA's control. He recommended that the compensation payment should be increased to £300.

Mrs S accepted the adjudicator's recommendation. But IPA felt that £300 was too much. It pointed out that Mrs S hadn't told IPA that she had an oil system. And this meant that the wrong engineer was sent for the first appointment. IPA also believed that the period Mrs S hadn't had any hot water or heating was 13 days as the replacement pump had restored both. So the delay in arranging the electrician to fix the water temperature hadn't had the same effect on Mrs S as the delay in getting the new pump installed. In light of this IPA considered the compensation of £150 it had offered was reasonable.

## **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 told us that it would expect a repair that required a new part to take no more than five days. And I would accept that would be a reasonable time period.

The first delay was caused by the wrong engineer arriving at Mrs S's home two days after she had reported her boiler breakdown to IPA. I note that IPA has already accepted that their agent should have asked more questions about the type of boiler she had. And I think she would've reasonably expected IPA to know what system she had since it had a contract to repair it.

IPA then appeared to have significant problems locating a suitable engineer to visit Mrs S. And although it wasn't Mrs S's responsibility to find someone she appears to have gone to some trouble to help IPA. So although the delay in the private engineer visiting Mrs S was outside the control of IPA this was also not the fault of Mrs S.

I accept that Mrs S was away from her home for a few nights. But I don't think this contributed to the delays that occurred. Indeed Mrs S has told us that she dealt with a phone call relating to her boiler repair while away. I also don't think this lessened the inconvenience to her.

Mrs S was at first without hot water and heating. But after the heating was fixed another problem arose that left her hot water 'scalding'. In light of Mrs S's age I think this would have caused her considerable concern and inconvenience. It was likely she would have tried not to use it until it was fixed.

Looking at all the evidence in this matter, together with the personal circumstances of Mrs S, I think that £300 is a reasonable compensation amount. So I am upholding Mrs S's complaint.

### **my final decision**

For the reasons I have set out above, I uphold Mrs S's complaint and order Inter Partner Assistance SA to pay Mrs S compensation of £300. This is inclusive of the £150 offered previously and in addition to the repair costs for the wireless receiver repair.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs S to accept or reject my decision before 7 September 2015.

Jocelyn Griffith  
**ombudsman**