

complaint

Mr and Mrs B complain about the service they received from Inter Partner Assistance SA under their home emergency insurance policy.

background

Mr and Mrs B contacted IPA about a blocked drain. IPA attended and advised the downstairs toilet would need to be removed to access the drain.

IPA said removing and re installing the toilet wasn't covered under Mr and Mrs B's policy. So, they paid a private engineer £150 to carry out this work.

Mr and Mrs B complained to IPA about the standard of service they'd received and about having to pay for the toilet to be removed and re installed. Being unhappy with IPA's response, they complained to this service.

Our adjudicator thought Mr and Mrs B's complaint should be upheld.

IPA disagreed with the adjudicator's conclusions, so the matter's been referred to me to make a final 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.

I've decided to uphold Mr and Mrs B's complaint and I'll explain why.

Mr and Mrs B say it took too long for IPA to fix the problem and they suffered inconvenience over four days. They also say they shouldn't have had to pay for the toilet to be removed and re installed.

IPA has accepted the work took longer than it should. And it has paid Mr and Mrs B £200 as compensation for the trouble and upset they experienced. I think this is reasonable.

Blocked drains are covered under Mr and Mrs B's policy. And there isn't a clause saying it doesn't cover removing and re installing a toilet, if this is necessary to unblock a drain. So, I think IPA should pay Mr and Mrs B the £150 they paid a private engineer to carry out this work, provided they give IPA the invoice for it.

my final decision

I uphold Mr and Mrs B's complaint against Inter Partner Assistance SA. It must pay Mr and Mrs B the £150 they paid a private engineer to remove and re install their toilet, provided they give IPA the invoice for this work. It must also pay them interest at a gross annual rate of 8% simple from the date they paid this money until the date of settlement*.

*HM Revenue & Customs requires IPA to take off tax from this interest. IPA must give Mr and Mrs B a certificate showing how much tax it's taken off if they ask for one.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs B to accept or reject my decision before 8 April 2016. .

Robert Collinson
ombudsman