

complaint

Mr B complains that Inter Partner Assistance S.A. gave him poor service under a home emergency policy.

background

Mr B called IPA for help with his boiler. He complained that IPA's engineers caused him to have to buy a new boiler. IPA should reimburse and compensate him, he says.

The adjudicator did not recommend that the complaint should be upheld. She thought that the boiler was beyond economical repair (BER) and IPA's engineers ought to have told Mr B that in the first instance. But she thought that IPA's offer of £250 was fair and reasonable.

Mr B disagrees with the adjudicator's opinion. He says, in summary, that IPA's engineers caused his boiler to be BER, leaving his family without heating.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Where I refer to IPA I include its appointed contractors and other agents for whose actions I hold it responsible.

I accept that there were shortcomings in its service.

Mr B got a report from an independent engineer. But I have not seen enough engineering evidence to persuade me that IPA had caused the need for a new boiler.

I find it more likely that Mr B needed one all along – and the policy did not cover its cost.

So I do not think that it would be fair and reasonable to order IPA to pay for Mr B's new boiler or to pay him any more than the £250 it paid.

my final decision

For the reasons I have explained, my final decision is that I do not uphold this complaint. I make no order against Inter Partner Assistance S.A.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B to accept or reject my decision before 30 July 2015.

Christopher Gilbert
ombudsman