

complaint

Mr M complains about the handling of his claim by Inter Partner Assistance SA (IPA).

background

Mr M holds a policy covering household emergencies as a landlord. He heard from his tenant that the heating system at a property he owed had failed, so gave the tenant the details of his cover. At first IPA said there was no cover, but this was then resolved and it was agreed an engineer could attend. A number of visits were made. These ended with IPA stating that the work required was of an upgrade nature and not covered by the policy. Mr M disagreed and brought the matter to us.

One of our adjudicators looked at the case and decided that she could not uphold it. She felt that the insurance provided by the policy did not cover the electrical work needed.

my findings

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

Having looked at the evidence it appears that the case turns on the electrical supply to the boiler, and the issue of it coming off the same circuit as some mains power sockets (it has been suggested a re-wire is necessary as this arrangement is not recommended). The policy contains a number of exclusions that might apply here. One for any central heating component other than the boiler, one for re-wiring, and one for equipment not installed properly in the first place (it could be argued the system should never have been set up in this manner).

Whilst I note Mr M's view that the wiring is not part of the heating system as such, and that the work required is not a re-wire it seems to me that neither of these is totally correct. The particular part of the wiring to the boiler could fall under the exclusion mentioned, as could the work needed to resolve the issue. Based on those possibilities I cannot find in Mr M's favour at this time. There are too many exclusions that this matter may fall under for me to consider it a valid claim.

my final decision

I make no award against Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr M to accept or reject my decision before 11 November 2014.

Christopher Tilson
ombudsman