

complaint

Ms J complains about the service she received from Inter Partner Assistance SA under her home emergency insurance policy.

background

Ms J reported that she had no hot water and IPA attended. Repairs were carried out and Ms J paid a contribution of £293.84, because the cost of the repairs was over the policy limit.

After IPA completed the repairs, Ms J reported that she had no heating or hot water and that her boiler was leaking.

IPA attended again and diagnosed a fault with the printed circuit board, which needed replacing due to water damage. It said Ms J would need to contribute £313.36 towards the cost of this work. Ms J wasn't willing to pay this contribution, so the work didn't take place. Instead, Ms J had the boiler replaced.

Ms J complained to IPA that its engineer had caused the leak. And she asked it to repay the £293.84 she'd contributed towards the repairs it had carried out. Being unhappy with IPA's response to her complaint, she complained to this service.

Our adjudicator thought Ms J's complaint should be upheld. He thought IPA should repay the £293.84 she'd paid towards the repairs. And it should pay her £150 for the trouble and upset she'd experienced, including the £50 it had already offered her.

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 Ms J's complaint and I'll explain why.

Ms J says there was no leak before IPA attended. She says the engineer who came to repair the boiler flooded her house and wasn't able to carry out the repair. She says the boiler was left redundant and she had to put a container under it to catch the water that was leaking. Ms J says the engineer returned the next day but was still unable to repair the boiler. She says the house was so cold that she had to spend the night at a friend's house, until she was able to buy electric heaters.

Mrs J also says the treatment she received from IPA was so disappointing that she can't put it into words. She says she's asking for it to return the £293.84 she paid, because it's not done anything but cause her stress.

IPA says it feels the over limit amount it charged Ms J is viable. It says the diverter valve and diverter kit had failed. And the seals around a heat exchanger had also failed and water from the perished seals had leaked on to the printed circuit board. IPA also says it will meet half of the costs as recommended by the adjudicator.

I see that the first engineer who attended left a report with Ms J saying the diverter valve needed replacing. But there was no mention of a leak. A second engineer attended a few days later and carried out a repair. He didn't leave a report with Ms J. The notes on IPA's system show he reported that she had heating, but no hot water. But there's no mention of a leak.

Ms J has clearly stated there wasn't a leak before IPA attended. And neither of the first two engineers who attended reported finding a leak. So, I think it's likely the leak was caused by IPA when it attended and fitted parts. After this, Ms J was left without heating and hot water and she discovered her boiler was leaking. So, I think it's reasonable for me to ask IPA to repay Ms J the £293.84 she contributed towards the repairs. And to ask it to pay her interest because she's been without this money for some time.

Ms J was left without heating and hot water. And she had a leak in her home. IPA has acknowledged the service she received wasn't satisfactory. And it's offered her £50 compensation. But I don't think this adequately reflects the trouble and upset she experienced. So, I think IPA should pay Ms J compensation of £150, including the £50 it's already offered her.

my final decision

I uphold Ms J's complaint against Inter Partner Assistance SA. It must pay her the £293.84 she contributed towards the cost of repairs. It must also pay her interest on this sum at a gross annual rate of 8% simple from the date she paid it until the date of settlement.

IPA must also pay Ms J compensation of £150 (including the £50 it's already offered her) for the trouble and upset she experienced as a result of its poor handling of her claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 25 July 2016.

Robert Collinson
ombudsman