

complaint

Mr and Mrs B complain that Inter Partner Assistance S.A. mishandled their claim on a home assistance insurance policy.

background

About six weeks after they renewed the policy, Mr and Mrs B's central heating boiler displayed an error code. They called for help and later complained about the response.

The adjudicator did not recommend that the complaint should be upheld. He thought that the amount of compensation IPA offered for the failings in its service was fair.

Mr B disagrees with the adjudicator's opinion. He says, in summary that IPA should refund him because its service was worthless – leaving him with a faulty boiler for weeks.

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 home assistance provider and other agents for whose actions I hold it responsible.

At first IPA told Mr B that – before it repaired his boiler – he would have to pay for a power flush to clear sludge from the water in the heating system.

But it did not comply with Mr B's request for a written report. And Mr B bought a kit and did a water test which did not support the need for a flush. After a number of telephone calls, IPA sent another engineer who Mr B says disagreed with the first engineer. So I don't think that IPA had got it right at this initial stage.

About a month after he first called, Mr B wrote that:

“the heating seems to be working worse and worse”.

From that, I find that he was not entirely without heating.

But in view of circumstances in his family at the time, Mr B paid to replace the boiler. He has not said exactly when this was – or whether he told IPA.

But IPA refunded about £41.00 for the test kit and paid £220 for the distress and inconvenience caused.

After that, Mr B cancelled the policy.

But he had already made a claim. And from a screenshot, I accept that IPA had paid £153 for one of the two engineers' visits. So – in line with the policy terms - no refund was due.

IPA gave poor service and did not deal with the resulting complaint as well as it ought to have done. And I don't doubt that this caused Mr and Mrs B extra upset and put them to extra trouble at an already difficult time for them. But overall, I'm satisfied that IPA paid

Mr and Mrs B enough compensation. I don't think it would be fair and reasonable to order it to pay them anymore.

my final decision

For the reasons I've explained, my final decision is that I don't 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 and Mrs B to accept or reject my decision before 7 September 2015.

Christopher Gilbert
ombudsman