

complaint

Mr W complains about the service he received from Inter Partner Assistance SA ("IPA") during two claims made under his home emergency insurance policy.

background

Mr W made the first claim in November 2012, as he had no heating and hot water. Due to delays in IPA sourcing the relevant parts, Mr W was left for thirteen days without heating and hot water in winter. IPA then restored his heating and hot water after fitting replacement parts.

The second claim was made in March-April 2013. On this occasion, Mr W's boiler broke down and new parts were required. Because Mr W was hosting an event at his property the following week, he needed a repair carried out urgently.

It was five days before IPA's engineer could attend. Mr W then waited a further two days after the IPA engineer's visit before deciding to have the boiler replaced privately. IPA was attempting to order and source the parts when Mr W notified it that he no longer required its assistance.

Due to the delays experienced, Mr W complained to IPA about the level of service he had received. Mr W stated, however, that he did not require IPA to cover the cost of his replacement boiler as he had made the decision to replace it himself. Initially IPA only responded to the issues regarding the second claim, and not to those from the first claim. It did not offer any payment of compensation to Mr W for the two days he waited after the engineer's visit following the second claim.

Mr W brought his complaint to this service. Our adjudicator recommended that a payment of £50 compensation was warranted for the delays he had experienced. This was because it took five days for the engineer to attend at the property after Mr W had advised his boiler had a leak.

IPA agreed, however Mr W rejected this amount. He then also provided evidence of the issues from the first claim and requested we review the two together.

IPA then provided its final response to the issues from the first claim, during which Mr W was left for thirteen days without heating and hot water. It sent Mr W a cheque for £200 in recognition of the distress and inconvenience caused.

The adjudicator then provided her opinion on the two claims, and confirmed that she endorsed the two offers of compensation, which totalled £250.

Mr W remained dissatisfied with the adjudicator's opinion and requested his complaint be passed to an ombudsman for a final decision.

my findings

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

Based on the available information about IPA's handling of Mr W's first claim, I am satisfied that the delay experienced by him and his family – during which time they were without heating and hot water for 13 days in winter – was not reasonable.

I appreciate that IPA has confirmed that its engineers do not stock replacement parts in their vans. That means an immediate repair might not always be possible. However, that does not necessarily mean that the claim could not have been prioritised or steps taken to minimise the waiting time. That is particularly so, given that it was winter and Mr W and his family were without heating and hot water. This will have been extremely uncomfortable for them.

IPA has sent a cheque for £200 as compensation for this short-coming in the service it provided in dealing with that claim. This amount is consistent with our general approach to awards of compensation in such circumstances, and I am satisfied it is fair and reasonable.

With regard to the second claim, I understand that Mr W's home emergency insurance policy with IPA does not cover a replacement boiler. Mr W has, in any case, agreed that he does not expect IPA to pay for the replacement boiler, as he chose to have it replaced privately.

The issue to be considered is therefore the compensation which might be awarded because of the delays experienced in having the claim dealt with: that was five days before IPA's engineer attended after the claim was made, and a further two days after the attendance. Mr W has confirmed that he did have the use of his heating and hot water during this time. It was only when the IPA engineer arrived that the boiler was turned off for safety reasons. IPA says that it only uses replacement parts from approved sources, and that accounted for the further delay. However, I note that the parts had still not been ordered some days after the engineer's attendance.

Having regard to the circumstances surrounding these delays, and the impact on Mr W and his family, I am satisfied in this case that the £50 compensation recommended by the adjudicator is fair and reasonable, and should be paid.

my final decision

For the reasons above, it is my final decision that I uphold this complaint and endorse the total offer of £250 compensation made by Inter Partner Assistance SA following the involvement of this service.

I make no other award.

Helen Moye
ombudsman