

complaint

Mr P complains that Inter Partner Assistance SA wouldn't help him with a faulty timer on his central heating boiler under his home emergency insurance policy.

background

Mr P contacted IPA to report that the timer on his central heating boiler was faulty. IPA didn't help him as it didn't consider it to be an emergency under his policy.

Our adjudicator concluded the faulty timer wasn't covered under Mr P's policy because he could still get heating and hot water by operating the boiler manually.

Mr P disagreed with the adjudicator's conclusions, so the matter has been passed 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 not to uphold Mr P's complaint and I will explain why.

Mr P says when he took out the policy he was told the boiler was covered and the central heating system as well, except for weeping radiators. He says the timer is part of the boiler, so it should be covered.

Mr P's policy covers his boiler for 'emergency incidents'. It says an 'emergency' is 'the result of a sudden and unforeseen incident' which immediately causes a risk to health, a risk of loss or damage to property or belongings, or makes the property uninhabitable. The policy goes on to say an emergency includes 'damage to or breakdown of the essential services to the property'.

I accept that not being able to operate his central heating automatically, using the timer, caused inconvenience to Mr P. But I don't think this made his property 'uninhabitable' or caused one of the other risks mentioned in his policy.

Mr P could still get heating and hot water by switching the boiler on manually. I don't think the timer was an 'essential service' to Mr P's property. So I don't think this was an 'emergency' under Mr P's policy. And I don't think IPA has done anything wrong.

my final decision

For the reasons set out above, I don't uphold Mr P's complaint against Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 6 November 2015.

Robert Collinson
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