

complaint

Mr and Mrs T complain about the standard of service they received from Inter Partner Assistance SA ('IPA') when they made a claim under their home emergency policy.

background

Mr and Mrs T have a home emergency policy with IPA through their bank account.

In October 2015 Mr and Mrs T's boiler broke down so they claimed under their policy. IPA's engineers made several visits, replaced some parts and ordered more spare parts. But after three weeks the boiler still wasn't working. Mr and Mrs T asked a different heating engineer to look at the boiler, and he said it wasn't possible to repair it. They paid him to replace it.

Mr and Mrs T complained to IPA. They were unhappy about IPA's engineer's overall level of service including delays, not keeping appointments and not giving them the cost breakdown they'd asked for.

IPA said under its policy terms it would pay Mr and Mrs T £250 towards the new boiler if they could send a report from their heating engineer that the boiler couldn't have been repaired. IPA accepted Mr and Mrs T had received a poor service, and sent them a cheque for £250 in compensation. But they didn't think this was enough so came to us. They'd taken time off work to wait in for engineers who didn't always turn up. Their son had been taken to hospital for a chest infection at the end of November 2015, which they thought was partly due to lack of heating and hot water in their home.

Our adjudicator said IPA should pay Mr and Mrs T an additional £100 for the distress and inconvenience they'd been caused. They'd given us a letter from their son's hospital consultant saying lack of heating and hot water may have contributed to his being unwell. But IPA didn't have to pay £250 towards the new boiler. This was because Mr and Mrs T hadn't been able to get evidence from their heating engineer that the boiler should have been condemned from the outset.

IPA didn't agree with the adjudicator. It accepted there'd been delays. But it had paid Mr and Mrs T £250, which it said was enough. Under its home emergency policy its engineers would always try to get the boiler working again, by ordering spare parts if necessary. IPA questioned whether the boiler had been properly serviced if the consumer's engineer said it should've been condemned. It was sorry their son had been ill, but this was due to the non-functioning boiler and not the actions of its engineers.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

IPA must pay Mr and Mrs T a further £100. I'll explain why.

IPA's policy says it will send a tradesperson to carry out repairs to restore heating to the consumer's home, up to the value of £250 for the call-out charge, labour costs, parts and materials.

IPA did arrange for a firm of heating engineers to visit Mr and Mrs T. But I think the level of service was poor. Mr T gave IPA a detailed timeline setting out the times of his calls both to IPA and the engineers, the times he waited in for visits where the engineers didn't arrive and the times the engineers called when he and Mrs T were out (because the engineers didn't prearrange the visit). Mr T had to take time off work and make many calls to find out what was happening. Indeed IPA agreed there had been delays.

I accept the engineers IPA instructed would try to repair the boiler. But this took a period of a few weeks, while they replaced some parts and ordered more when this didn't work. Mr T asked for a breakdown of the costs (as he'd have to pay anything over £250). He complained to the engineers, who referred him to IPA. After three weeks he decided to get his own heating engineer who said the boiler should be replaced.

Mr and Mrs T have given us a letter from their son's hospital consultant saying that being without heating and hot water for a few weeks may have contributed to his illness. IPA wasn't responsible for the boiler failing. But I think it could either have repaired the boiler (or said it needed to be replaced) more quickly. Had it done so then their heating and hot water would've been restored earlier. Looking at the overall impact on Mr and Mrs T, I don't think £250 goes far enough. I think £350, in total, is fair and reasonable compensation.

IPA said in its final response letter that it would pay £250 towards a replacement boiler if Mr and Mrs T could give it a report from their own heating engineer saying it couldn't have been repaired. They can't provide this as they've been let down by their engineer. (I've seen their texts asking for a letter from him). As they've not been able to send this evidence I don't think I can fairly require IPA to pay them the policy benefit of £250.

I don't think it's fair for IPA now to suggest the boiler needed replacing because it hadn't been serviced properly (rather than because a part had failed and the boiler couldn't be repaired). I've not seen any evidence that Mr and Mrs T hadn't serviced it properly.

my final decision

I uphold this complaint. I order Inter Partner Assistance SA to pay Mr and Mrs T £100 (in addition to the £250 it's already paid them) for the inconvenience and distress it caused them.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs T to accept or reject my decision before 25 August 2016.

Amanda Maycock
ombudsman