

complaint

Mrs P complains that Inter Partner Assistance S.A. gave her poor service under a home emergency insurance policy.

background

Mrs P's policy was underwritten by IPA. She called for help with a leak of water. She complained about the response.

The adjudicator didn't recommend that the complaint should be upheld. He thought that IPA's payment of £150 was a fair and reasonable resolution to this complaint.

Mrs P disagrees with the adjudicator's opinion. She says, in summary, that IPA could and should have fixed the leak on its first visit. Its failure to do so caused further damage and costs, she says.

my findings

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

Where I refer to IPA, I include its home emergency engineers and other agents for whose actions I hold it responsible.

Mrs P has told us:

"I noticed a musty smell about 10 days before I reported the leak on 10th February".

So I find it likely that water had been leaking and causing damage before she found out and called IPA.

I accept that it took IPA too long - over a week - to fix the leak.

Mrs P has provided evidence that the water company charged her for about 40 cubic meters more water than in the previous year.

But she hasn't been able to give enough detail of how much water escaped when.

Mrs P has claimed from IPA the cost of electricity for dehumidifiers. She has also claimed the cost of using a launderette while her washing machine was in storage in her garage. These claims are for periods of many weeks after IPA fixed the leak.

But there isn't enough evidence that IPA caused extra damage which took extra time to repair. So I don't think it would be fair and reasonable to order IPA to contribute to costs during the overall period of repairs.

I accept that - by its delay - IPA caused Mrs P some extra upset and put her to some extra trouble at an already difficult time for her. In its final response letter, IPA said it was sending a payment of £150. I'm satisfied that this is in line with what I would otherwise have ordered.

Overall I don't think it would be fair and reasonable to order IPA to pay Mrs P any more.

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'm required to ask Mrs P to accept or reject my decision before 5 November 2015.

Christopher Gilbert
ombudsman