

complaint

Miss G is unhappy with the service she received from Inter Partner Assistance SA after she made a claim under her home emergency insurance policy.

background

Miss G called Inter Partner about a fault with her central heating on 13 October 2014. An engineer attended the next day. Miss G said this engineer spent time on her telephone to try to get further information about the required repair (and has provided a copy of her phone bill to show that).

The engineer bypassed the boiler's controls so that Miss G could work the boiler manually to give heating and hot water, until a required part was obtained. Miss G says that the engineer told her that she could adjust the temperature by turning a screw. But she couldn't do this as she wasn't strong enough. As a result the temperature in her property rose to an uncomfortable level.

The fault with Miss G's boiler was only resolved on 31 October 2014, after a number of visits. The reports provided indicate that there was a delay in parts arriving, and also parts were fitted incorrectly by Inter Partner's engineers.

Miss G says that she didn't have central heating for several weeks, and no hot water for 13 days. She also claims that she was spoken to rudely over the phone on several occasions. (Inter Partner hasn't provided copies of these calls, although they were requested.)

Inter Partner partially upheld the complaint. This was because it acknowledged that when the engineer by-passed the controls on the boiler, he mightn't have told Miss G how to operate the boiler correctly; and that meant the temperature in the property rose too high. She apparently only received that information when she telephoned to report the rise in temperature. Inter Partner sent her £50 for this inconvenience, but Miss G returned it as she wasn't willing to accept £50 in settlement of her complaint, which she then brought to us.

The adjudicator recommended that the complaint should be upheld. He thought £300 compensation should be paid for the trouble and upset this had caused Miss G. This was because there were a number of engineer visits before the problems were resolved, and it also appeared, from the engineer report dated 27 October, that some of the work was carried out incorrectly. The compensation takes account of the fact that Miss G, who is elderly and not in good health, was clearly distressed by all this. Her well-being was also at risk because of the issues with fixing the temperature in her property, and the time she was without central heating and hot water when the boiler was switched off.

Inter Partner didn't respond to the adjudicator's view. So this has come to me for 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'm satisfied from what Miss G has said and the information we have from her and Inter Partner, that she wasn't treated reasonably by Inter Partner in the way it handled the problem with her boiler, or the service it provided. (That includes the way she says she was spoken to on the phone, since Inter Partner hasn't responded to that point.) It's clear the problem took some time and a number of visits before it was fixed. During that period, I don't think appropriate efforts were made to help Miss G. In particular, I can't see that Inter Partner or its engineers took appropriate account of Miss G's circumstances (of which they should reasonably have been aware) – her age, state of health and ability to understand and deal with the practical circumstances herself.

As a result, she had the ongoing problem of not having hot water and proper heating, as well as the frustration and added concern caused by the time it took to have these fixed. I think she should receive compensation for this.

my final decision

For the reasons I've given, it's my final decision that I uphold this complaint.

I require Inter Partner Assistance SA to pay Miss G £300 compensation for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss G to accept or reject my decision before 27 November 2015.

Helen Moye
ombudsman