

## **complaint**

Mr P complains that Inter Partner Assistance S.A. gave him poor quality work and materials under a home assistance insurance policy.

## **background**

Mr P called for help when his central heating boiler had a fault. He complained that – after several visits - IPA's repair failed and flooded his house.

The adjudicator recommended that the complaint should be upheld in part. She thought that IPA fitted new parts that failed in a very short period of time – causing a leak. She recommended that IPA should pay Mr P £200 (including the £75 it had already paid) for trouble and upset.

IPA disagrees with the adjudicator's opinion. It says, in summary, that it wasn't responsible for the parts which failed. Its payment of £75 is fair IPA 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 engineers and any other parties for whose actions I hold it responsible.

I accept that someone else had installed Mr P's boiler some years before IPA became involved.

But IPA replaced the heat exchanger and some seals. And both IPA and Mr P had a reasonable expectation that its repair would last longer than a summer.

The boiler started leaking from the heat exchanger connections. On balance I accept the engineers' evidence that this was due to the failure of a part which someone else manufactured and IPA fitted. But I think it's fair to hold IPA responsible for the failure of the repair.

Mr P was no doubt disappointed and frustrated. He was also without central heating for two days.

I have no reason to doubt Mr P's statement that the boiler leaked water. But – despite the adjudicator's invitation – Mr P hasn't provided enough written evidence of the cost of repairing any damage. So I don't think it would be fair and reasonable to order IPA to pay any compensation for that.

Overall I don't think IPA's payment of £75 was enough to reflect the trouble and upset IPA caused Mr P. I think IPA should increase its payment to £200.

**my final decision**

For the reasons I've explained, my final decision is that I uphold this complaint in part. I order Inter Partner Assistance S.A. to pay Mr P £200 for trouble and upset (including the £75 it has already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 22 February 2016.

Christopher Gilbert  
**ombudsman**