

## **complaint**

Mr and Mrs J complain that Inter Partner Assistance S.A. gave poor service under their home emergency insurance.

## **background**

As a benefit of a bank account, Mr and Mrs J had home emergency cover from IPA. So when her central heating boiler leaked and stopped working Mrs J called the insurer for help. She complained that the insurer's engineer didn't ring the contact number she had given – and later he was rude to her.

Our investigator didn't recommend that the complaint should be upheld. She thought that the business did call both contact numbers, but couldn't get through. The investigator said that she didn't have enough information to uphold the complaint that the engineer was rude.

Mrs J disagreed with the investigator's opinion. She asks for an ombudsman to review the complaint. She says, in summary, that she didn't get an emergency service. She didn't have heating or hot water for a week, 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.

The home emergency cover was up to a limit of £250.00. So it wouldn't cover all the costs of all boiler breakdowns.

IPA was the insurer responsible for dealing with claims. So where I refer to IPA or the insurer I include its claims handlers, engineers and any others for whose actions I hold IPA responsible.

Mrs J was already in a difficult position when she rang her insurer. That's why she rang. She didn't have any central heating or hot water. So she was suffering inconvenience. And I think it was inevitable that she would suffer some more inconvenience, including the need to make arrangements to let an engineer into the property.

From what she says and from the insurer's file, I accept that Mrs J gave her sister's contact number. From its file I accept that the insurer's engineer attended the property on 17 December. And I accept that - finding no-one home - he rang the contact numbers he had including Mrs J's sister's.

From what Mrs J and the insurer each say, the engineer visited again a couple of days later. He left without having fixed the boiler and I don't doubt Mrs J was disappointed. But she hasn't gone into much detail about what he said.

Mrs J complained to the insurer. But from its file I think she said she no longer wanted it to send an engineer to help.

Mrs J has said her boiler still isn't fixed. But she hasn't gone into much detail about the private plumber she contacted or what he said about her boiler.

So overall, Mrs J hasn't persuaded me that IPA fell short of a reasonable standard of service. I don't find it fair and reasonable to order the insurer to pay compensation or to do any more in response to her complaint.

**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 Mr and Mrs J to accept or reject my decision before 23 April 2018.

Christopher Gilbert  
**ombudsman**