

complaint

Mr M complains that Inter Partner Assistance S.A. declined his claim on his home emergency insurance.

background

As part of his home insurance, Mr M has home emergency cover. IPA is the insurer responsible for dealing with claims. So where I refer to IPA or the insurer I include its appointed contractors and any others for whose actions I hold IPA responsible.

Mr M suffered a leak of water from a central heating pipe. He asked the insurer for help. It sent an engineer. But he didn't fix the leak.

Our investigator didn't recommend that the complaint should be upheld. He thought that – as the engineer offered to isolate the leak - the insurer had fulfilled its obligation under the policy.

Mr M disagreed with the investigator's opinion. He asks for an ombudsman to review the complaint. He says, in summary, that engineer didn't offer to do anything because of how the pipes were installed.

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 policy said that it would cover Mr M for the following:

“A water leak from the boiler/heating system”.

But the home emergency cover was to *“contain the Emergency”*.

Mr M has said he had a leak. He hasn't said his central heating system had broken down. So I think the insurer's responsibility was to stop the leak. Mr M says the engineer didn't offer to isolate the leak. Mr M has provided a copy of a form he signed. But it authorised the engineer to cut and remove floorboards. It didn't say anything about isolating the leak.

And the insurer's file contains the following note:

“Leak coming from heating pipe above - dripping through ceiling from bedroom above. Engineers notes; traced fault to leak from heating pipe this has corroded due to incorrect installation they have been ran over a steel support for the house causing the pipe to corrode. This has meant the floor has been lifted at 2 boards causing uneven floor. These pipes would have to be rerouted from boiler to avoid crossing the steel this will also happen in the other bedroom and could be altered at the same time, this would require major access to floor and boxing at boiler. Customer didn't want it isolated.”

As this is a file note made in the course of employment, I find it more likely to be accurate than Mr M's recollection. So I find that the engineer offered to isolate the leak but Mr M didn't want that.

I accept Mr M's statement that he paid a friend about £60.00 to repair the leaking pipe.

But I'm satisfied that the insurer had offered as much as it was obliged to offer under the home emergency cover- that is to stop the leak. I don't find it fair and reasonable to order the insurer to pay compensation to Mr M or to do any more in response to this 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 M to accept or reject my decision before 27 July 2018.

Christopher Gilbert
ombudsman