

complaint

Mr C complains about the service he received from Inter Partner Assistance SA under his home emergency insurance policy.

background

Mr C reported a fault with his boiler to IPA and it appointed a third party engineer who advised Mr C to have repairs carried out which cost him £302.08.

A few weeks later another engineer condemned Mr C's boiler and told him the work done previously was unnecessary. And that if he'd attended the first time, he would've condemned the boiler then.

Mr C complained to IPA about the service he'd received.

IPA offered Mr C £100 compensation for the trouble and upset he'd experienced. And it agreed to reimburse him £25.29 he'd paid for another part that was fitted shortly before his boiler was condemned as being beyond economical repair.

Mr C thought IPA should also reimburse the £302.08 he'd paid for the original repairs. So, he complained this service.

Our investigator thought Mr C's complaint should be upheld.

IPA disagreed with the investigator's conclusions. So, the matter's been referred to me to make 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've decided to uphold Mr C's complaint and I'll explain why.

It appears the only remaining issue between the parties is whether IPA should reimburse the £302.08 Mr C paid to have work carried out on his boiler as a result of advice he received from an engineer appointed by IPA when he initially reported a problem.

Mr C says he was given misleading advice. And, as result, he's been charged for work which wasn't necessary.

IPA says because the relevant work was undertaken privately by a third party engineer, it can't be held responsible for it.

I acknowledge the relevant work was undertaken privately. So, IPA wouldn't be responsible for any issue relating to the quality of the repairs. But I'm satisfied from the information I've seen that this work was carried out as a result of advice Mr C was given by an engineer who attended his home on behalf of IPA.

In these circumstances, I think it's clear the engineer was acting as IPA's agent when he advised Mr C to carry out the works. I think it follows that IPA's responsible for the advice given by its agent. And the advice appears to have resulted in Mr C spending £302.08 on unnecessary repairs.

So, I think it's reasonable for me to ask IPA to reimburse Mr C this sum, in addition to the £25.29 it's already agreed to pay him for another part that was fitted unnecessarily. And the £100 compensation it's agreed to pay him for the trouble and upset he's experienced.

my final decision

I uphold Mr C's complaint against Inter Partner Assistance SA. It must reimburse the £302.08 he paid for unnecessary repairs to his boiler, in addition to the £25.29 it's agreed to pay him for another part that was fitted unnecessarily. It must also pay Mr C compensation of £100 for the trouble and upset he experienced as a result of its poor handling of his claim.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 4 September 2017.

Robert Collinson
ombudsman