

complaint

Mr L complains that Inter Partner Assistance SA charged him a £50 excess for replacing a gasket costing £15, under his home emergency insurance policy.

background

IPA attended Mr L's home to service his boiler. Whilst doing this, the engineer found a fault with a gasket which needed to be replaced.

Mr L was charged an excess of £50 under his policy and the new gasket was fitted.

Mr L complained to IPA because he considered the £50 excess unfair, given that the gasket only cost around £15.

Being unhappy with IPA's response, he complained to this service.

Our adjudicator thought Mr L's complaint shouldn't be upheld.

Mr L disagreed with the adjudicator'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 not to uphold Mr L's complaint and I'll explain why.

Mr L says IPA was unfair to charge him an excess of £50 when it had replaced a gasket costing only £15. He says he had no choice because he was told he had to pay before the boiler could be put back together. Mr L also questions why a gasket isn't covered under his policy as part of his annual boiler service. He says he's spoken to other engineers who've told him it should be covered, but he hasn't given us any evidence confirming this opinion.

IPA says because the gasket needed replacing a new claim had to be raised. It says Mr L authorised it to raise a claim under his policy and he paid the excess. IPA also says the excess premium is charged irrelevant of the repair completed. It says this could be as small as the replacement of a tap washer or it could be a more costly repair such as a replacement heat exchanger in a boiler.

Mr L's policy clearly states that all claims are subject to an excess of £50. The gasket needed replacing, so I think IPA was correct to log a new claim. And it was entitled to charge an excess of £50 to carry out the repair.

So, I don't think IPA has done anything wrong.

my final decision

I don't uphold Mr L's complaint against Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 25 April 2016.

Robert Collinson
ombudsman