

complaint

Mrs P says Inter Partner Assistance SA (IPA) didn't fix her boiler properly. She's also unhappy about the service she received.

background

Mrs P had a problem with her boiler. She asked for this to be fixed under her "homeserve" insurance policy. Mrs P says after an engineer visited her home to fix the boiler at the end of January 2016 she continued to have problems with it. She says there were delays in getting it fixed and there were issues with the service she received.

IPA accept Mrs P was put to some trouble when an engineer cancelled an appointment booked for 28 January 2016, and then by him arriving late to the re-arranged appointment on 29 January 2016. But it doesn't accept the boiler wasn't fixed properly.

IPA has paid £250 to Mrs P as compensation in total. Mrs P doesn't think that's enough to reflect the trouble and upset she experienced. So she complained to us.

Our investigator didn't think IPA needed to do anything more. Mrs P has asked for an ombudsman to look at everything afresh, so her complaint has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I don't think IPA needs to do anything more.

IPA sent an engineer to look at Mrs P's boiler on the same day she reported a fault with it. That was on 25 January 2016. An appointment was arranged to attend her home again three days later once the necessary parts had been ordered and received. Everyone agrees that appointment was cancelled at short notice and re-arranged for the day after. It's also agreed the engineer who was due to attend the re-arranged appointment on 29 January 2016 was late. Mrs P says she had to re-arrange a hospital appointment because of this. I accept Mrs P would've been put to some trouble by this.

Based on what I've seen, on 30 January 2016 - a day after the engineer visited Mrs P to fix her boiler - Mrs P reported the pipe was still leaking. So an engineer visited her again, inspected the boiler and said there wasn't a leak - just a build-up of condensation. About a week later Mrs P reported a loss of pressure with her boiler. An engineer attended her home a few days later but was unable to locate any faults with the boiler.

Looking at the response times and how long it took the engineers to attend Mrs P's home from when she reported faults with the boiler, I don't think IPA acted unreasonably.

It doesn't look like there was anything wrong with the boiler after mid-February 2016. Although Mrs P says she continued to have problems with it after that, there's nothing in the contact notes we've been given that supports Mrs P reporting any ongoing problems. There's also nothing to suggest that engineers had been called out to fix anything else. If there had been any continuing issues after February 2016 I think it's likely Mrs P would've reported these and a note would've been added to the system.

It's also worth reflecting that an engineer carried out a service of Mrs P's boiler a few months later, in July 2016. The inspection checklist has been signed by the engineer and Mrs P. That reflects "all OK", and no defects are reported. So if the boiler wasn't working properly from February 2016 and defects hadn't been fixed, I think any problems would've been picked up when it was serviced.

So, all in all, I think the compensation IPA has already paid to Mrs P is reasonable. I won't be asking it to do anything more.

When concluding this, I've taken into account that the boiler failed during the winter and Mrs P says she suffered as a result of being without heating and hot water for some time – particularly due to her personal circumstances. But I don't think it's unreasonable that IPA took a few days to fix the boiler initially – especially as it had visited her on the same day she reported the issue with it. Also, there's nothing in the policy that says it should've offered Mrs P alternative accommodation in these particular circumstances.

my final decision

Inter Partner Assistance SA doesn't need to do anything more, for the reasons I've explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 9 January 2017.

David Curtis-Johnson
ombudsman