

complaint

Mrs W isn't happy that Inter Partner Assistance SA ("Inter Partner") didn't fix her boiler properly when she claimed on her home emergency policy.

background

Mrs W had a problem with her boiler during the winter months. Inter Partner sent out an engineer but they didn't fix the problem properly. Mrs W arranged for another engineer to sort out the boiler which she paid for. That engineer also found that the boiler had been left in an unsafe condition by Inter Partner's engineer. Mrs W was without heating for a few days and says that she was very uncomfortable because it had an impact on her medical conditions.

Inter Partner offered Mrs W £230 compensation to cover the cost of the engineer Mrs W paid for and to recognise the inconvenience she experienced. Our adjudicator thought that this should be increased to a total of £430. Inter Partner doesn't agree that this is fair. In summary it says that there isn't enough evidence to say that Mrs W experienced any additional distress or inconvenience because of her medical conditions. So I need 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 agree with our adjudicator that Inter Partner should pay Mrs W a total of £430 compensation. I say that because:

- I'm satisfied that Mrs W experienced a lot of discomfort during the days that she was without her boiler. It was in the middle of winter. Mrs W told us that at the time she had a chest infection and that she was very upset because her home was freezing cold. Mrs W also told us that this had an impact on another underlying medical condition that she had. She's provided evidence of that condition and I'm satisfied that the overall experience was distressing, uncomfortable and inconvenient for her;
- On top of that Mrs W had to go to the trouble of sorting out her own engineer at her own expense because this problem wasn't fixed by Inter Partner's engineer. This in itself caused her inconvenience;
- Inter Partner's engineer left the boiler in an unsafe condition. Mrs W has shown us a report which confirms this. So I think that the service Mrs W received from Inter Partner and its engineer was very poor.

putting things right

Inter Partner needs to pay Mrs W a total of £430 compensation. This is to cover the cost of paying for Mrs W's engineer which was around £130 and £300 for the trouble and upset Mrs W experienced.

my final decision

I'm upholding Mrs W's complaint against Inter Partner Assistance SA and it needs to put things right in the way I've explained. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 9 May 2016.

Anna Wilshaw
ombudsman