

The complaint

Mr P complains about Inter Partner Assistance SA's ('IPA's') handling of his home emergency claim.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

What I've decided – and why

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 agree with the conclusions reached by our investigator for these reasons:

- As the water was leaking through Mr P's ceiling, I think IPA ought to have arranged for an engineer to attend as an emergency. It wasn't appropriate to expect Mr P to wait until the following day. IPA accepts this and has apologised to Mr P.
- The policy says that if IPA can't deploy an engineer, it will allow an insured to arrange for their own contractor to resolve the emergency and will refund the cost of this (up to £500), but would require a fully itemised invoice or receipt.
- Mr P's neighbour (who is a plumber) was able to carry out a repair the same day for him. Mr P says his neighbour didn't charge him for the work, though he did give his neighbour some vouchers in thanks. As Mr P's neighbour didn't charge him for the repair, I can't say he has suffered a financial loss. It's also the case that he didn't need to pay IPA any excess.
- Having said that, I think Mr P was caused unnecessary worry and inconvenience by the matter. He was expecting an engineer to attend, but they didn't. And that meant he had to ask his neighbour for help. Though taking into account the leak was then resolved the same day, I think the £100 compensation paid by IPA was appropriate here.
- A previous repair was carried out by IPA's engineer in October 2022. Mr P thinks this wasn't done properly and that this caused the leak in February 2023. However, as the February 2023 repair wasn't carried out by IPA, there's no engineer notes which say why the leak happened. Mr P has provided some photos to this Service. I'm not able to view all of them, but from the ones I can see, they show the damage which isn't in dispute. However, I can't reasonably conclude based on this that the leak was due to poor workmanship from the October 2022 repair.
- IPA asked Mr P for his plumber's report (on letterhead paper) confirming why its previous repair from October 2022 had failed. I think that was reasonable, and if Mr P provides this to IPA, then it can consider the matter further.

I therefore don't require IPA to do anything further.

My final decision

My final decision is that I don't uphold this complaint as I find that Inter Partner Assistance SA paid Mr P reasonable compensation for its error.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 13 December 2023.

Chantelle Hurn-Ryan
Ombudsman