

The complaint

Miss A is unhappy with the service she's received from Inter Partner Assistance SA (Inter Partner) when she made a claim under her home emergency policy.

What happened

Miss A made a claim on 6 September 2023 under her home emergency policy following a blocked toilet and an accompanying leak. Inter Partner is the underwriter.

Inter Partner sent various engineers over the course of the month but despite this the issues weren't sorted. When Inter Partner attended, it took a number of engineers to trace the blockage. Inter Partner then said that due to the different assignments of engineers being sent to trace and sort the blockage, the costs had exceeded the policy limit of £250. It asked Miss A to make the over limit payment so it could send an engineer to complete the job. One of the engineers cut a hole in the ceiling to access the pipework as the toilet needed to be removed and the pipe to be internally cleaned.

On 16 September 2023, Miss A contacted Inter Partner to inform it that there were multiple issues relating to the engineers and their attempts to fix the problem. Miss A said she had recently returned from a hospital stay and she had carers attending four times a day. She was unwell, had mobility issues and she was under a lot of stress. She explained the engineers hadn't managed to resolve the blockage and the leak. Inter Partner said Miss A could arrange her own engineer to fix the problem and she could send the invoice and report to Inter Partner.

On 26 September and 6 October 2023, Miss A said her own engineer had resolved the issue.

Miss A made a complaint to Inter Partner. It agreed that the service it provided was poor and its engineers couldn't contain the leak. It offered Miss A £200 compensation for the distress and inconvenience caused to her.

Unhappy, Miss A brought her complaint to this service. Our investigator looked into it and said the incident has had a big impact on Miss A due to her disability and being without proper bathroom facilities for over a month. Our investigator recommended Inter Partner pay Miss A an additional £300, making the total compensation to £500 for the distress and inconvenience caused to her.

Inter Partner disagreed and asked for the complaint to be passed to an ombudsman. It didn't provide any further comments. So, the complaint has been passed to me.

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.

Inter Partner has apologised and agreed that the service it provided was poor and delays

were caused. It also offered Miss A £200 compensation in recognition of this. So, there's no dispute that Inter Partner could have handled the claim better. The key issue therefore I need to decide is whether I think an additional £300 is fair and reasonable compensation given what happened.

Miss A also said the hole in the ceiling hasn't been fixed by Inter Partner. However, this isn't an issue she raised as part of this complaint to Inter Partner so she will first have to take this separately to Inter Partner.

Miss A has said that she had returned from staying in hospital just before she started the claim. She's said the incident made her feel very stressed as a number of engineers visited over a month and still didn't manage to fix the blockage in the toilet and contain the leak. She had carers visiting her four times a day and she had no bathroom facilities. She's explained that Inter Partner offered alternative accommodation to her, but she wasn't in a position to take this as she had mobility issues. Overall, this impacted her significantly.

Given the number of engineers who attended to fix the problem and also who didn't manage to resolve it. And given Miss A's personal situation and vulnerabilities, I think an additional £300 for the distress and inconvenience caused seems fair and reasonable.

I note that Inter Partner has accepted that the repairs weren't done by its engineers as they should have been, and Miss A had to use her own engineer to fix the problem. It also agreed to pay for the work Miss A had to undertake privately to fix the blockage and leak.

As such, taking everything into account, I think the fair and reasonable thing to do is for Inter Partner to pay Miss A an additional £300 compensation for the difficult and stressful situation she was left in. It's already offered her £200 compensation for the poor service. So, the total compensation it should pay on this complaint should be £500.

Putting things right

Inter Partner needs to put things right by:

- Paying Miss A an additional £300 compensation for the distress and inconvenience caused.

It must do this within 28 days of the date on which we tell it Miss A accepts my final decision.

My final decision

For the reasons given above, I uphold Miss A's complaint about Inter Partner Assistance SA.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 30 July 2024.

Nimisha Radia
Ombudsman