

Complaint

Mr and Mrs C are unhappy with the amount of compensation that British Gas Services Ltd has offered in recognition of the distress and inconvenience it caused when it said it was unable to attend Mr and Mrs C's home emergency leaving them to find their own plumber.

Mr and Mrs C think that it would be fair in all the circumstances for British Gas to pay more compensation to them.

Background

A hot water pipe burst at the customers' house and they could not turn off the stop cock to stop the water pouring through their ceilings. When they phoned British Gas, with whom they have HomeCare cover, their situation was not properly identified as an emergency.. And they were advised that an engineer could not attend until the next day.

Mr and Mrs C were left to find their own emergency plumber. This took time, and added to what was an already very stressful situation.

British Gas has said sorry for its mistake. It appears the initial phone operator did not properly understand or seek to understand the nature of the problem and did not identify the situation as one that required urgent attendance.

British Gas offered £100 in compensation in addition to a refund of £90 representing two months of premiums (so £190 altogether).

Our investigator considered this remedy reasonable in all the circumstances but Mr and Mrs C disagree. They point out in particular how stressful and time consuming it was to find their own emergency plumber. And the adverse affect on their children, one of whom was in the middle of sitting final university exams.

The customers also think that the extent of the water damage could have been reduced had British Gas sent somebody out quickly. Whereas it took the customers many hours to find someone else to attend as water continued to pour through their ceilings.

They think this also caused them additional hassle in having to arrange more extensive damage repair with decorators and plasterers that went on for some months, and sometimes meant they had to take time off work, than may otherwise have been the case.

As Mr and Mrs C do not agree with our investigator they requested an ombudsman make a final decision.

My findings

I've considered the available evidence and arguments to decide what's fair and reasonable in all the circumstances of this complaint. Having done so, I do not uphold the complaint.

There is no doubt that the mistake that was made caused additional and unnecessary distress to Mr and Mrs C who were already facing a very stressful home emergency. They had a right to expect more. They paid premiums to cover exactly this sort of situation and so they could take comfort that things would be arranged for them in such difficult circumstances.

I think however that the offer of £190 is reasonable because it is in line with our published awards. The main distress and inconvenience suffered is, of course, as a result of the burst pipe, rather than what British Gas did.

British Gas's mistake did cause inconvenience and added to the pressured situation but I cannot conclude that the damage was worse as a result of the mistake or that it led to more repair work after the event. That's because even had British Gas identified that somebody needed to attend as soon as possible, we do not know whether an engineer on that day would have been available to attend more quickly than the plumber who the customers found.

When Mr C made the call to British Gas for example, it said he was told that all of its plumbers were attending emergencies. In addition, the policy terms do not provide a guarantee, and couldn't, that an engineer will attend within a particular timeframe.

While I understand the natural logic to the arguments raised, I can only reach conclusions on the evidence. There is no evidence to show that a British Gas engineer would have attended more quickly than the plumber the customers found. And no evidence to show, even had an engineer attended more quickly, that the work to repair the damage would necessarily have been much less extensive. I cannot consider these factors as additional aggravating factors that might lead to an increased award.

In all the circumstances, I am unable to uphold the complaint that British Gas has not awarded compensation that fairly reflects the distress and inconvenience it caused when it failed to properly identify that an engineer needed to attend the property urgently, and not the next day.

My decision

For the reasons I've given, I am not upholding this complaint. I consider that the offer made by British Gas is in line with our awards and is reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 15 June 2020.

Rachel Pillinger
Ombudsman