

## **The complaint**

Mr H is unhappy with the service he received after making a claim on his 'homecare' insurance policy with British Gas Insurance Limited.

## **What happened**

In September 2019 Mr H contacted British Gas to make a claim on the policy to investigate, and repair, a leak in his bathroom. British Gas arranged for an engineer to attend Mr H's property. The engineer advised that the bathroom tiles needed to be removed to get to the source of the leak. Although the cost of replacing the tiles wasn't covered under the policy, Mr H says the contractor told him that they had a friend who would be able to do that work for £200.

Mr H sought a second opinion and a second contractor attended his property the next day. They were able to repair the leak without needing to remove the tiles in his bathroom.

Mr H is unhappy with the advice received from the initial contractor; if he'd followed it, he says, he would've unnecessarily paid £200. He's also unhappy with the length of time it took British Gas to respond to his complaint.

British Gas concluded that sometimes the advice given by two contractors may be different however, as a gesture of goodwill it offered to pay Mr H £20. Mr H didn't think that was fair so complained to our Service. He would like British Gas to pay him £200.

Our investigator didn't uphold Mr H's complaint. Mr H disagrees so his complaint has now been passed to me to look at everything afresh and make a 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 don't uphold it. I'll explain why.

I don't need to make a finding on whether the advice received from initial contractor was wrong – or that they had an ulterior motive when advising Mr H that the bathroom tiles would need to be removed. That's because even if that was the case, I'd need to consider the impact this had on Mr H. A second contractor attended his property the next day and at that point Mr H was aware that they were able to repair the leak without removing any tiles in the bathroom. So although Mr H went to the trouble of arranging that second appointment, I think the offer of £20 is a fair reflection of the level of trouble he experienced in the circumstances of this particular complaint.

I haven't considered whether British Gas took too long to reply to Mr H's complaint. That's because complaint handling isn't a regulated activity, or ancillary to a regulated activity. So, this Service doesn't have the power to look into that particular complaint.

**My final decision**

I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 February 2020.

David Curtis-Johnson  
**Ombudsman**