

The complaint

Mr V complains that British Gas Insurance Limited (BG) didn't repair his blocked drain after reporting a blockage on three occasions.

What happened

Mr V had a home emergency policy with BG which covered him for repairs to plumbing and drains. 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 the 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 the investigator for these reasons:

- Mr V cleared the blockage before BG attended on all three occasions, which is why it reported the drain was free-flowing. He thought he was being helpful, but BG couldn't repair a blockage that'd already been cleared. I think that's reasonable.
- I think that if BG had responded to Mr V when he sent evidence of hard sediment inside his drain, this matter could've been avoided. For that reason, I think it's fair that BG pays Mr V what it would've cost it to repair the blocked drain in line with the policy terms and limit for gaining access. BG confirmed it would've cost £733.31.
- I think BG's refusal to pay third party invoices was fair because the policy provides for repair, and any re-routing work wouldn't have been covered, which BG told Mr V before work was done.
- I think it's fair that BG pays compensation of £100 by way of apology for not responding promptly to his evidence of an issue with his drain, but I won't be asking it to pay his suggested hourly rate for his time.

Overall, I think BG's initial response to Mr V was fair because it hadn't been given the opportunity to inspect an existing blockage. But, once Mr V provided evidence of work that would've been covered under his policy, it was slow to respond. So, I think it's fair BG pays what it would've cost it, along with compensation of £100 for the trouble and upset caused.

My final decision

For the reasons given above, my final decision is that I uphold Mr V's complaint and British Gas Insurance Limited must:

- pay Mr V £733.31, which is what it would've cost it to complete the repair, and
- pay Mr V £100 compensation for the trouble and upset caused when it didn't respond to his evidence of a blockage and request for help.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or

reject my decision before 19 March 2021.

Debra Vaughan
Ombudsman