

The complaint

Mr and Mrs L held a home emergency insurance policy with British Gas Insurance Limited. A British Gas engineer visited their property to work on their boiler.

Mr and Mrs L are unhappy because the engineer used their step ladder and left it damaged. They also say the engineer left behind a bottle, a screwdriver and some rubbish.

British Gas said the engineer used the ladder but didn't recall breaking it. Nor did they recall leaving anything behind. British Gas thought the ladder was likely to have been suffering from wear and tear for it to break as a result of the engineer using it. Nevertheless, it offered to pay around £100 or roughly half the cost of replacing the ladder.

Mr and Mrs L didn't think that was fair. They thought it unlikely the engineer would have used the ladder had it been showing signs of damage.

After Mr and Mrs L referred their complaint to this service, British Gas agreed to pay the full replacement cost of the ladder - £217.15 including shipping.

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.

There's been much discussion about whether the step ladder was suffering from wear and tear at the time the engineer used it and how likely it is that a single use by the engineer could have caused the damage.

It's not in dispute that the engineer used the step ladder and afterwards one of the steps was damaged. It's possible it was suffering from a degree of wear and tear beforehand. But if the ladder was significantly damaged, I think it's unlikely the engineer would have chosen to use it regardless – or not noticed the damage. So, on balance, I'm not persuaded the step ladder was likely to have been significantly damaged and was essentially in an ordinary working condition. It's now broken, and Mr and Mrs L have had to buy a replacement.

As a result, I think it was reasonable for British Gas to offer to pay the full replacement cost. That means it should pay £217.15 – and if it's paid anything towards it already, that cost can be deducted from the final settlement.

The engineer doesn't recall leaving behind any items or rubbish. And they say they don't use the particular brand of screwdriver or oil Mr and Mrs L found. However, it seems unlikely that Mr and Mrs L would have reported this to British Gas if somebody else had left the items there.

But even if the items were left by British Gas, it's unlikely I'd consider compensation was warranted in these circumstances. I think the inconvenience caused to Mr and Mrs L by disposing of the items and rubbish was minor. So I'm not persuaded it would be fair to require British Gas to pay compensation for what's happened.

My final decision

I uphold this complaint.

I require British Gas Insurance Limited to pay £217.15.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L and Mrs L to accept or reject my decision before 8 September 2021.

James Neville
Ombudsman