

The complaint

Mr and Mrs K complain about an engineer's behaviour and British Gas Insurance Limited's handling of a claim under their home emergency policy.

Mr K is represented by Mrs K in this complaint.

What happened

In September 2020 Mrs K contacted British Gas to make a claim as she found a leak under her kitchen sink. An engineer was sent the same day. Mrs K says she gave the engineer a brief summary of work British Gas did in 2019 to replace the kitchen sink taps - in case this was of relevance. She says the engineer was blunt in his response, saying it wasn't anything to do with that.

Mrs K told the engineer she was offering this information to help. At this point she says the engineer became defensive and spoke to her angrily. She said there was no need for his reaction and the engineer was again rude – he told her he wasn't completing the job and left. She told him she would complain, and says the engineer then swore at her.

Mrs K contacted British Gas who sent another engineer the same day. He fixed the problem with the sink. She lodged a complaint about the first engineer. In November 2020 the company rang to discuss the complaint. Mrs K was told the engineer no longer worked for British Gas. Later that month an issue with a toilet meant she contacted the company again. At this time, she found out the engineer still worked for British Gas and its system had a note to say don't use him for claims involving her.

British Gas offered an apology and £50 compensation to resolve the complaint. Mrs K didn't think this adequately addressed her issues and complained to this service. Our Investigator looked into the matter but decided not to uphold the complaint. She thought British Gas had dealt with the engineer incident appropriately, by carrying out an internal investigation.

The Investigator accepted a miscommunication had likely occurred in relation to whether the engineer was still employed by the company. And found Mrs K's policy terms didn't cover the cost of any repairs to the kitchen cupboards.

Mrs K disagreed with these findings and asked for an ombudsman to review her complaint.

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.

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Having done so I am not upholding Mrs K's complaint. I appreciate this will come as a disappointment, but I will explain why I think this is fair.

Firstly, Mrs K has raised several concerns with the standard of British Gas' complaint handling. I acknowledge her comments and can understand why she was disappointed. However, handling complaints is not a regulated activity in itself. While I'm sorry to hear about the concerns Mrs K has expressed, I can't consider these points.

Engineer

I have considered Mrs K's account of her conversation with the engineer. Her allegations of improper behaviour are certainly something we expect British Gas to take seriously. I understand it has conducted a formal investigation into the engineer's conduct. However, it has not divulged details of the outcome to Mrs K, for data protection reasons.

From the information provided I'm satisfied that an internal investigation took place. I agree with British Gas, that it wouldn't be appropriate to divulge the detail of the outcome of this internal investigation. However, it's appropriate this was dealt with formally. Given the upset Mrs K clearly experienced, I also think it's reasonable that British Gas offered an apology and compensation payment of £50.

I understand why Mrs K wants more information to show action was taken by British Gas about the engineer. But from the information it has provided I am satisfied it acted reasonably and appropriately in relation to this point.

Inaccurate information about the engineer

I can understand Mrs K's concerns here. She says she was told the engineer no longer worked at British Gas. But when she next made a claim was told he was still employed, and in-fact was the only engineer available at the time. It's good to see that British Gas had made a record for this engineer not to attend in the event of a claim from Mrs K. Had it not this could have caused further distress.

British Gas thinks there is likely to have been some confusion on its part around this point. It says its engineer who fitted Mrs K's kitchen taps in 2019 was no longer employed by it. The company feels this may have been the information its complaint handler conveyed in error, when the complaint was discussed.

We asked for records or call recordings to help understand what was discussed between Mrs K and British Gas. Unfortunately, it explains there are no records available. This is unfortunate and I note our investigator highlighted the lack of records as a point of concern with the company.

It's possible that a mistake was made by British Gas' complaint handler as described. I'm unable to verify this further as there are no records. However, if a call recording or note from the call were available, I'm not sure this would be reveal more than we already know – which is that the information about the engineer was wrong.

Giving inaccurate information about the engineer was careless on British Gas' part and again, it's right that it offered an apology and compensation for this poor service.

Damaged Cupboards

Mrs K has sent photos that show water staining to the inside of the cupboard under the sink. I understand the leak came from the drain becoming detached from the waste water pipe. When the sink was emptied the waste water would drain into the cupboard.

Although the leak wasn't resolved by the first engineer, it was fixed later that same day. It's

not clear when the leak first occurred, but it's fair to say that some water had already leaked into the cupboard by the time British Gas were called. The company says it's responsible for damage it causes, but it doesn't accept it is responsible here.

The policy terms say:

"We're not responsible for any loss of or damage to, or cleaning of property, furniture or fixtures as a result of your boiler, appliance or system breaking or failing unless we caused it. For example damage caused by water leaks. We're also not responsible for any losses incurred as a result of delayed, rearranged or cancelled appointments".

I have thought about whether the engineer walking off the job caused or added to the damage. Given the short period of time between his visit and the leak being fixed, I don't think it's been shown that it did. Waste water had already flowed into the cupboard, which is why Mrs K reported the problem to British Gas.

In considering all of this I think British Gas did initially treat Mrs K unfairly, but it acted reasonably in ensuring its records were updated, regarding the engineer, and in providing an apology and compensation. I don't think it's fair to say it's responsible for repairing damage to the cupboards. So, I can't reasonably ask it to do more to resolve this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 November 2021.

Mike Waldron
Ombudsman