

## **The complaint**

Miss S complains about the way British Gas Insurance Limited (British Gas) dealt with reports of a gas leak at her home. She wants compensation for the distress and inconvenience she and her family have suffered.

## **What happened**

Both parties know what happened during this claim, so I won't go into detail. In summary:

Miss S has a "Homeserve" policy with British Gas, which provides cover for, amongst other things, repairing leaking gas pipes in her home.

In June 2020 Miss S returned home from hospital with a new-born baby. She could smell gas in her home and contacted the gas board. A contractor working for the company that deals with emergencies (which I'll call C from now on) visited and said there was a leak from pipework somewhere in the property.

Miss S contacted British Gas, and its contractor visited a few days later. He said there was no leak and turned the gas back on. Miss S says he was rude and shouted at her and her mother, and he didn't wear personal protection equipment (PPE) – despite this being during the Covid 19 pandemic.

This cycle – Miss S contacting C, C confirming there was a leak and turning the supply off and then British Gas saying there wasn't a leak – was repeated twice more over the next few months.

Eventually, in January, on the fourth visit, both C and British Gas agreed there was a leak and this was repaired in early February 2021.

Since then Miss S hasn't had any problems. She complained to British Gas about how it had treated her and her family, explaining that she and her children had been ill, suffering from headaches and drowsiness – and that she'd been so worried that she'd been to hospital several times and in touch with her GP.

British Gas sent her £20 compensation for the fact that the first contractor it sent out didn't wear PPE. After further contact from Miss S, British Gas increased this to £700 to make up for the worry and turmoil she'd been through for eight months.

Miss S doesn't think that was enough, so she asked us to review the complaint.

Our investigator agreed. She said that there was clear evidence that C found leaks on at least three occasions – and eventually said the boiler was dangerous and switched it off. Each time British Gas attended it didn't find a leak and switched the supply back on. Our investigator didn't think British Gas had done enough and had left Miss S and her young family in an unsatisfactory position for many months. She thought that merited compensation of £2,500.

British Gas doesn't think that's fair. It says there was never any possibility of harm to Miss S

or her family and the £700 it offered was sufficient. We've shared some of the records of Miss S seeking medical help for her and her children during this period, but British Gas has refused to increase the compensation voluntarily.

### **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.

I'm going to uphold this complaint. I'll explain why.

C said on several occasions that there was a leak in Miss S's property – and on more than one occasion thought it serious enough to turn off the gas supply. I've looked at the reports it provided, which were available to British Gas too, and I'm persuaded those reports are correct. But British Gas only found the leak (or leaks) eight months after Miss S first asked it to carry out repairs.

Clearly there was a leak, and it seems most likely it was on pipework covered by Miss S' policy, as otherwise British Gas wouldn't have eventually carried out the repairs. I can't see that British Gas did all it could to find the cause of the problem and help Miss S. That's despite the fact that it must have known about Miss S' new baby and her worries.

This worry went on for a considerable time. Miss S says she was told she was being paranoid – and I don't doubt that, as she says she put up with the smell of gas for some time after this. I think that's unprofessional at least on British Gas' behalf given her circumstances. I also don't doubt she and her mother when they say one of the contractors was rude.

I think British Gas made mistakes throughout this period.

### **Putting things right**

It now remains for me to consider what level of compensation British Gas should pay. I think our investigator's recommendation is fair. I've looked at the reports from Miss S' visits to hospital and other NHS services – and it's clear she was very worried about the effect of any gas on both her and her children. And she's explained how upset she's been about her baby's health and has feared that if she used appliances she might cause a fire.

Miss S and her family suffered considerable distress over a long period. The worry she experienced over the health and safety of her family was largely unnecessary, and was largely the result of British Gas' actions. I'm glad there don't appear to be any long term health issues.

British Gas can't take away the full impact of so many months worry. But I think £2,500 is a fair amount of compensation to make up for this.

### **My final decision**

My decision is that I uphold this complaint and I require British Gas Insurance Limited to pay

Miss S £2,500.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 29 December 2021.

Susan Peters  
**Ombudsman**