

The complaint

Miss M complains that when British Gas Insurance Limited (British Gas) dealt with a problem with her gas pipework it caused her unnecessary stress and made her health issues worse. She wants British Gas to pay her £1,000 compensation for this.

What happened

Miss M returned home from a trip abroad and could hear unusual noises from the pipework in her home. She has “Homecare” cover with British Gas which covers circumstances like this and asked them to attend.

A contractor visited the same day but couldn’t find a leak – although he could hear the noise and agreed more investigation was needed. A week later another engineer came to look at the problem. He found a broken water stopcock, which needed to be replaced by Miss M’s water supplier before anything more could be done. Later the same day another engineer turned off the water supply to prevent further damage.

Miss M had the stopcock replaced and over the next ten days four more engineers from British Gas went to Miss M’s home. On the final visit the problem was fixed.

Throughout this period Miss M says she was without heating and this made her long term illness worse than it normally was. She says she also suffered stress and this affected her blood pressure.

Miss M complained to British Gas about the way it had handled her claim. It agreed it should have dealt with things better and paid her £200 to make up for this.

Miss M didn’t think that was enough so asked us to review her complaint.

Our investigator said he thought British Gas had made a fair offer. He did think three of the visits were unnecessary and that this had delayed fixing the problem by about ten days. But he thought some of the visits – particularly the earlier ones – were necessary. And he acknowledged that sometimes it can take a little while to get to the bottom of a problem and fix it. He also thought Miss M could have used other means of heating her home during this period if she’d wanted to.

Miss M doesn’t agree with our investigator so I’ve been asked to decide this 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.

I’m not going to uphold this complaint, because although I think British Gas did make mistakes, I also think it’s done enough to make up for these.

I’m not going to go into detail about all the visits made by British Gas – both it and Miss M are aware of what happened.

I do think there were delays in fixing the problem with the pipes – but I don't think all of these were down to British Gas. For instance, I don't think I can hold British Gas responsible for the extra work that was needed when it was found that a stopcock was broken internally and needed to be replaced by the water board. Nor can I say British Gas should be able to fix every problem on a first visit.

But I do agree that British Gas wasted time between 20 October and 29 October when the problem was finally fixed. By 20 October it knew broadly what the problem was and how much time and access was needed – so there was no need for the several visits that took place between these two dates (other of course than the last one when the repair was completed).

I do understand that making a claim is a stressful process. Often that's because it's upsetting to find something is wrong with one's home and that a claim has to be made. I can't say British Gas is responsible for that. But it should compensate Miss M for any unnecessary distress and inconvenience it caused.

I have thought about what Miss M told us about her health, too. But the evidence she sent us is from some time after the problem was fixed, and I can't clearly link that to what British Gas did. I'm sorry though that Miss M suffered any worsening of her health and trust she is now recovered.

Taking everything into account I think the £200 already paid by British Gas is sufficient.

My final decision

Your text here

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 11 April 2022.

Susan Peters
Ombudsman