

The complaint

Ms C is unhappy about British Gas Insurance Limited's handling and settlement of her claim under her Homecare home emergency policy.

What happened

Ms C was having problems with her boiler system and BG sent out a contractor to resolve this. But, after the visit a leak developed and caused damage to Ms C's property. Ms C made further contact with BG and said it agreed to repair the leak and to deal with the damage it had caused to her home. Unfortunately, due to some personal circumstances Ms C had to postpone the work for a period and went back to BG several months later to conclude the outstanding issues.

The contractor who caused the damage said it agreed to deal with some repairs. Due to the leak causing an increase to the water bill BG agreed a refund of £21 to Ms C and for the distress and inconvenience it offered £100 as compensation. When the work was eventually done Ms C was unhappy with the repairs and said that other repairs remained outstanding. As agreement couldn't be reached Ms C brought her complaint to this service.

Our investigator didn't uphold the complaint. She said BG had acted reasonably throughout, had done more work than originally agreed, and had offered fair compensation.

Ms C didn't accept this and asked for her complaint to be passed on to an ombudsman for a final 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.

Initially when a contractor went to do the repairs Ms C requested other further repairs be done at the same time. Ms C said there was still a problem with moisture in the property and said the extra work included the front door, door frames, a bathroom wall and window sill cracks. The contractor didn't accept this, so at this point BG stepped in. It appointed its own contractor to take over from the contractor who had originally caused the leak while working on BG's behalf.

BG's new contractor reviewed the damage and after this BG offered Ms C £350 to get the work completed herself. But Ms C declined this as she wanted BG to do the repairs. Once the work had been agreed the new contractor turned up to do the repairs. At this point Ms C raised repairs that weren't included within the schedule of works. BG agreed to repair the window frames as a gesture of goodwill even though it didn't think this was linked to the original leak.

I know Ms C was unhappy that the contractor had to check in with his employer before doing any extra work. But I accept that as the work wasn't agreed or documented in advance it was reasonable to check in the circumstances. Also, as it wasn't all agreed beforehand, I

think the timescale for completing the work was reasonable. The photo evidence I've seen shows the required work was carried out. I don't think it shows any issues with the standard of the work done either. It's clear that extra work was carried out as requested and some areas that BG didn't want to deal with were also done. So, I think that BG has acted fairly and reasonably.

In relation to the washer/dryer door issue the evidence confirming that this was damaged by a third party is persuasive. So, I accept what BG said here, I don't think BG needs to take further action on this point.

Ms C said there's now a paint colour difference between the different bathrooms, but as the paints were agreed in advance, I don't think BG can be expected to do more here than it already has.

Ms C raised other issues throughout the complaint. Damp inside a wardrobe, flooding under the washer/dryer, and a loft hatch problem to name just a few. But I must stress that these issues would need to be dealt with directly with BG.

There's no doubt that Ms C found the whole experience stressful. It's clear that there were communication issues and BG could have provided a better service from the outset. But it did make offers, do extra work and award £100 compensation which in the circumstances of this case I think was fair.

My final decision

I don't uphold this complaint.

I make no award against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 19 April 2022.

John Quinlan
Ombudsman