

The complaint

Ms P has complained about how British Gas Insurance Limited (British Gas) dealt with a claim under her home emergency policy.

I'm aware that Ms P is represented in this case but, for ease, I will only refer to Ms P.

What happened

Ms P contacted British Gas because her toilet was blocked. British Gas said it would send an engineer within four hours. When no-one arrived in that timescale, Ms P contacted British Gas and was told there wasn't an engineer available, but Ms P could arrange her own engineer. Ms P said she couldn't afford to pay for her own engineer and then get the money back from British Gas. British Gas tried to find another engineer but in the middle of the night told her someone would be with her at 8am. An engineer arrived at 9am. The engineer was able to clear part of the blockage, but said he couldn't do anything further as it was a shared drain, so Ms P would need to contact the water company.

Ms P complained to British Gas about how it had handled her claim and the distress and inconvenience it had caused her. British Gas apologised for how the claim had been handled and offered Ms P £60 compensation.

Following this, Ms P complained to this service. Our investigator upheld the complaint. She said Ms P was a vulnerable customer, which British Gas was aware of. She said British Gas could have done more to help Ms P. She said British Gas should pay a total of £260 compensation and also pay to have the carpet cleaned.

British Gas didn't agree, but offered to increase the compensation to £160. Following this, the complaint was referred to me.

I issued my provisional decision on 2 December 2022. In my provisional decision, I explained the reasons why I was planning to uphold the complaint. I said:

It isn't in dispute that there were issues with how British Gas dealt with this claim. British Gas told Ms P an engineer would visit within four hours. However, when Ms P followed up on this, she was told it wasn't possible to send an engineer. This would be a cause for concern and upset to many people, but Ms P was a vulnerable customer who had a specific need for a toilet. The only toilet she was able to access in the house was blocked. So, I can understand that she would have been particularly concerned when she was told there was no engineer available.

British Gas told Ms P she could arrange her own engineer. Ms P said she was unable to do this because she couldn't afford to pay the engineer herself and then get the money back from British Gas. Ms P has said the reason she had the policy was so that she didn't have to cover costs herself. So, I can understand why Ms P wouldn't have found this to be an acceptable solution. From what I've seen, the advice Ms P was given was in line with the guidance British Gas gave its call handlers. I'm also mindful that British Gas's relationship was with Ms P and I haven't seen evidence that British Gas had a way to appoint or pay a

third-party contractor directly. So, in the circumstances, I think British Gas offered what it could at the time to try and help resolve Ms P's emergency.

During the night, British Gas seemed to continue to try and find an available British Gas engineer, but phoned Ms P to say it hadn't been able to find anyone. British Gas seemed to suggest again that Ms P find her own engineer. Given Ms P had already said this wasn't something she could do, I can understand she didn't find this helpful. British Gas then told Ms P an engineer would arrive at 8am, who then arrived at 9am. Thinking about Ms P's situation and her medical condition, I can see this delay in the engineer arriving would have caused her particular concern.

The engineer was able to clear part of the blockage but advised Ms P that she would need to contact the water company due to the shared drain. I've checked the policy terms and conditions. This said it didn't cover shared drains. So, I've not seen anything that currently persuades me British Gas provided incorrect advice or that it should have done more to clear the blockage. But I'm aware Ms P could have acted on this advice sooner if British Gas had sent an engineer when it first said it would.

So, I've thought about compensation. I can understand Ms P was distressed and concerned that an engineer didn't arrive when British Gas said they would. Given that British Gas knew Ms P was vulnerable, I think it could have done more to keep Ms P informed, rather than her having to follow up when an engineer didn't arrive. British Gas did seem to be struggling to find an engineer, so telling Ms P she could find her own engineer seems reasonable, despite this not being an option Ms P felt able to use. It took about 14 hours for an engineer to arrive following Ms P's initial call and, in Ms P's particular circumstances, I can understand that this delay would have had a bigger impact on her than other people. Since the complaint has been with this service, British Gas has increased its compensation offer to £160. I've thought about this and I currently intend to say £160 more fairly reflects the distress and inconvenience caused to Ms P and that British Gas should pay this amount.

I asked both parties to send me any more information or evidence they wanted me to look at by 30 December 2022. Both parties replied before that date.

British Gas agreed with the decision.

Ms P's representative replied and asked whether I still intended to require British Gas to pay for the carpet to be cleaned. I explained that having considered the circumstances of what happened, I didn't require British Gas to do this. I asked if Ms P had any further comments. Ms P's representative replied and said she understood why the carpet didn't need to be cleaned, but asked for more of an explanation for the compensation amount.

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.

Having done so, I've decided to uphold this complaint and for the reasons given in my provisional decision.

Ms P asked for more information on the compensation because I said British Gas should pay £160, which was less than our investigator had said. While the complaint was with this service, British Gas increased its compensation offer and explained why it thought this was reasonable based on what it said it was responsible for. I looked at all of the circumstances of what happened and the service British Gas provided. There were a number of issues with British Gas sending an engineer, but my view on some of those issues and what British Gas

was responsible for were different to that of the investigator. Taking into account all the evidence and the views from both parties, I decided that British Gas's increased compensation offer of £160 was reasonable in the circumstances.

Putting things right

British Gas should pay Ms P a total of £160 compensation.

My final decision

For the reasons I've given above and in my provisional decision, my final decision is that this complaint is upheld. I require British Gas Insurance Limited to pay Ms P £160 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 12 January 2023.

Louise O'Sullivan
Ombudsman