

## **The complaint**

Mr K has complained that British Gas Insurance Limited's technicians provided a poor level of service under his Homecare insurance policy, which led to damage to his floor and an injury to his arm.

## **What happened**

Mr K thought there was a water leak in his kitchen and called British Gas for assistance. They sent out a technician, but he was unable to identify the problem. They sent another technician five days later. This technician replaced an outside tap that he thought might be leaking, having made a hole in the wall to check whether there was an issue with it. According to Mr K the technician also moved the washing machine and tightened a pipe to it. Mr K reported to British Gas the leak hadn't stopped, so they sent out a third technician. British Gas's notes suggest he tightened a valve on the washing machine, but was unable to get the washing machine back in place without damaging the flooring; and agreed with Mr K's wife that he should stop trying to do this.

Mr K complained to British Gas. He said the second technician caused a leak when he adjusted the pipe to the washing machine and it was not leaking before this. And this caused further damage to his floor. He also said that he injured his arm trying to move the washing machine back into position after the technician left it.

British Gas didn't think their technicians had done anything wrong, although they did agree to make good the hole they'd made in the wall to check whether there was an issue with the tap. They refused to pay anything for the damage to the floor.

Mr K complained to us and one of our investigators considered his complaint. She said British Gas should have provided a better level of service, as they should have been able to identify the cause of the leak and resolve the issue when the first technician visited. She suggested British Gas should pay £200 in compensation for the distress and inconvenience Mr K experienced as a result of this poor service. But she didn't think there was sufficient evidence to show errors by British Gas's technicians caused additional damage to Mr K's floor or that British Gas were responsible for Mr K injuring his arm.

British Gas has agreed to pay the compensation our investigator suggested. But Mr K doesn't think this is enough to put things right. He still thinks British Gas's technicians caused additional damage to his floor and he should be compensated for his injured arm. In view of this, his complaint has been referred to me 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.

I can appreciate Mr K is frustrated by the poor service he received from British Gas and his view that their technicians made mistakes. But, I have to balance this against the notes provided by British Gas, which do not suggest that their technicians made errors. I can see

from the photographs Mr K has provided that there was some sort of leak behind his washing machine, but it looks as though it had been happening for some time. So, even if I were to accept British Gas's technician did something that caused a leak from Mr K's washing machine, I would not consider there is sufficient evidence to show this caused further damage to his floor. And I'm not persuaded that any impact to the floor as a result of the technician moving Mr K's washing machine made the cost of repairing it more. In view of this, I don't think it is appropriate for me to make British Gas pay for the repairs to Mr K's floor.

I am sorry to hear about the injury to Mr K's arm. But it does seem his wife agreed with the technician that he should leave the washing machine out of position because she was worried about the floor. So, it wouldn't be fair to hold British Gas responsible for Mr K's injury. And, even if I thought it wasn't right for the technician to leave the washing machine out of position for Mr K to put back in place, he couldn't possibly have foreseen this would result in an injury to Mr K's arm. This was just an unfortunate accident, so I wouldn't expect British Gas to pay further compensation for it.

What I can say is that British Gas should have identified the cause of the leak at Mr K's home much sooner, probably on the first visit, and this would have saved him distress and inconvenience. Therefore, I agree with our investigator's view that British Gas should pay Mr K £200 in compensation.

### **Putting things right**

For the reasons set out above, I think the fair outcome to Mr K's complaint is for British Gas to pay him £200 in compensation for distress and inconvenience.

### **My final decision**

I uphold Mr K's complaint about British Gas Insurance Limited and direct them to pay him £200 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 January 2023.

Robert Short  
**Ombudsman**