

The complaint

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

References to British Gas include companies acting on its behalf.

What happened

Miss Z contacted British Gas when she found a leak in her home. When an engineer visited, he couldn't find a leak. Over the next few months, several engineers visited before the leak was then found.

Miss Z complained to British Gas. She said it should have found the leak much sooner and that damage had been caused to her home because of the delay in finding it. When British Gas replied, it said it was an intermittent leak, which made it hard to detect. It said it wouldn't cover the damage to Miss Z's home. However, it offered £215 compensation because of the multiple visits and delays.

So, Miss Z complained to this service. Our investigator upheld the complaint in part. He said British Gas could have done more to find the leak sooner. This has led to months of appointments and disruption for Miss Z. He said British Gas should pay an additional £215 compensation.

British Gas didn't agree and with our investigator but offered an additional £100 compensation. Miss Z said the compensation recommended by our investigator was too low. So, the complaint was referred to me.

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 uphold this complaint in part. I will explain why.

I'm mindful that the leak at Miss Z's home was intermittent which, as British Gas has said, was likely to make it more difficult to detect. On multiple occasions when British Gas visited it was unable to find a leak, including when it used leak detection equipment.

When British Gas replied to the complaint, it listed four visits by an engineer. However, while the complaint was with this service Miss Z listed each of British Gas' visits, which was actually about 10 visits. So, I don't think British Gas fully took into account the timeframes or number of visits its engineers made when it looked at the complaint. I also note there seem to have been sometimes lengthy waits for engineers to visit, including because British Gas had to rearrange appointments. It isn't possible to say with any certainty whether British Gas would have found the leak sooner if it had visited earlier, but I think the delays in sending engineers added to Miss Z's distress and inconvenience. As a result, I think British Gas

should pay an additional £215 compensation, as I think this more fairly reflects the impact on Miss Z.

I'm also aware Miss Z has said she thinks British Gas should pay for the damage to her home. So, I've thought about this. British Gas visited to deal with a leak. The policy didn't provide cover for damage caused by the leak itself. I've seen photos of Miss Z's home, but I haven't seen evidence that persuades me British Gas needs to pay for damage caused by the leak, even taking into account the delays and multiple visits. I think Miss Z was also likely to have to consider making a home insurance claim anyway. I'm aware Miss Z doesn't want to make an insurance claim, as she is concerned it will affect her insurance premium. I can understand her concern, but I don't think that means British Gas must therefore deal with the damage instead.

So, having thought about all of the above, I uphold this complaint in part and require British Gas to pay an additional £215 compensation.

Putting things right

British Gas should pay an additional £215 compensation.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld in part. I require British Gas Insurance Limited to pay an additional £215 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss Z to accept or reject my decision before 19 January 2023.

Louise O'Sullivan
Ombudsman