

The complaint

Mr T complains about British Gas Insurance Limited (BG) handling of his claim and poor service, under his home emergency policy.

What happened

Mr T contacted BG to report an issue with his hot water system. It sent some engineers to investigate and carry out repairs. Mr T said that in September 2021, one of the engineers attended and left a tap on in his property. And because of his mobility issues, he didn't realise that the tap had been left on until a visitor to his home, discovered the running tap in October 2021.

As a consequence of the tap having been left running, resulted in Mr T receiving a higher than normal water bill. Mr T believed that it was one of the BG engineers who had failed to ensure that all the taps were closed, during their visit. He believed this for two reasons. First, that he hadn't been in that part of his house for over two years. Second, the higher than normal water use coincided with when the BG engineers had attended his home. So, he asked BG to reimburse him around £900 for its engineer's error.

BG investigated Mr T's complaint and said that there was no direct evidence, that could suggest that its engineers made the error of leaving a tap running. It said that any visitor to his home could have left the tap running. It provided Mr T with his referral rights and refused to contribute towards his water bill.

Mr T referred his complaint to our service. One of our investigators considered the complaint and didn't think it should be upheld. He said that Mr T believed that the running tap had been left on by one of the BG engineers. But that this assertion alone wasn't enough for him to safely conclude that BG had left the tap on and should contribute towards Mr T's water bill. So, he wouldn't be asking BG to do anything further to resolve the complaint.

BG accepted the view, Mr T did not. He said that although there was no evidence to show that it was the BG engineer who left the tap on, he knew it was the BG engineer. He based this on probability. The only evidence that he could provide was the higher than normal water bill. So, he asked for a decision from an ombudsman.

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 won't uphold this complaint, for much the same reasons as our investigator. I understand that this might be a disappointment to Mr T, but I hope my findings go some way in explaining why I've reached this decision.

Mr T contacted BG to make a claim regarding his hot water system. BG sent an engineer who carried out an annual service and repair. A further visit took place due to some

plumbing issues, but the engineer was unable to access the loft area where the water tank was located. BG sent another engineer who accessed the loft but couldn't complete the repair as there was a wasp nest present. BG said that it advised Mr T to remove the wasp nest and then contact them to complete the repair. But it heard nothing further from Mr T, until he raised a complaint regarding his water bill.

Mr T has provided evidence that his water bill that he received (that he said was usually around £100 for a six-month period) was extremely high (in excess of £1,000). He said that he believed that it was one of the BG engineers who attended and left a tap running. He also said that due to his vulnerabilities and mobility issues, he was unable to access the area of his home, in which the tap was left running. So, the tap was only discovered a few weeks later by a visitor to his home.

BG said that there was no conclusive evidence that showed that it was one of its engineers who left the tap on. And because of this, it was unable to contribute to Mr T's water bill.

We provide an evidence-based service and our outcomes are based on the evidence presented by both parties, on the balance of probabilities. Whilst it isn't disputed that Mr T had a higher than usual water bill and that he is vulnerable with mobility issues, except his water bill and his testimony, there is no other evidence that Mr T has provided that supports his assertion.

While I understand Mr T's strength of feeling that it was the BG engineer who left the tap on, he has also mentioned that visitors attend his home regularly and I think it is also possible that a visitor could have left the tap on by mistake. Because of this possibility, I can't reasonably conclude on the balance of probabilities (and in the absence of any further compelling evidence) that it was the BG engineer who left the tap running.

Taking everything into account, whilst I understand how disappointed Mr T will be, I'm not satisfied that there is enough evidence to show that BG left the tap running. Nor should it contribute towards Mr T's water bill. Consequently, I can't reasonably ask BG to do anything more to resolve this complaint.

My final decision

For the reasons given, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 20 February 2023.

Ayisha Savage
Ombudsman