

The complaint

Mr P complains about the level of service received from British Gas Insurance Limited following a claim against his HomeCare insurance policy.

What happened

Mr P reported a leak to British Gas in 2021 from a pipe attached to the hot water cylinder. Mr P says engineers that weren't qualified to work on the cylinder arrived and couldn't resolve the issue. And he was faced with poor service when engineer appointments were missed or cancelled late in the evening the visit was due to take place. He says he had to take several days annual leave from work to be available for these visits.

He says British Gas resolved the leak by fitting new parts after roughly four months of reporting it, and prior to engineers attending, there was no issue with his hot water flow from taps. Mr P says engineers had drained the cylinder which wasn't required to undertake claim repairs, and this caused problems.

British Gas say the cylinder was drained by an engineer qualified to do so, and a cylinder should be able to be drained without causing issues. They say the issue with Mr P's hot water flow could be either due to debris from the side of the cylinder getting into pipes, or the quality of water in Mr P's area. Mr P disputed this.

Later, having been told to contact the manufacturer of the cylinder, British Gas offered to replace it. Mr P says the manufacturer explained the warranty was void as British Gas engineers that worked on it weren't qualified to do so. Mr P says he was left by British Gas to liaise with the manufacturer for this period, and delivery of the replacement cylinder was poorly handled. He also says British Gas shouldn't have said they were offering to replace the cylinder as a gesture of goodwill, as they caused the issues by draining it.

Mr P says the issues with the hot water taps remained until British Gas offered to rectify this – again as a gesture of goodwill, but Mr P thinks the problem was caused by them. This was resolved in October 2022, several months after it started, and British Gas reimbursed the amount Mr P paid for this work.

Mr P says British Gas inflated the cost of the hot water flow repairs to avoid paying compensation. British Gas, however, honoured their offer to pay Mr P £100. They had previously also offered Mr P £65 compensation for the delays experienced early on in the claim.

The issues in respect of replacing the cylinder and repairs to the hot water flow were resolved. British Gas then wrote to Mr P in November 2022 with their final response to the complaint. Mr P wasn't satisfied with this response and had approached our Service for an impartial review.

Our investigator recommended the complaint be upheld. She said, broadly, Mr P had experienced poor service, the issues with the cylinder and hot water taps were likely caused by British Gas, and this caused Mr P to endure a level of distress and inconvenience. She

initially recommended British Gas paid Mr P £250 compensation in total but increased this to £350 after reviewing the matter again.

British Gas agreed but Mr P didn't. He thought the compensation amount offered was too low given what happened – and the impact on him. As such, the case was passed to me to decide.

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.

Many points have been raised in relation to this matter – I haven't addressed each and every one individually. We're an informal Service and so focus on the pertinent points.

It appears British Gas were required to go out and repair what was considered to be a small leak on a pipe connected to the hot water cylinder. What followed here was multiple missed engineer appointments – cancelled at short notice, Mr P having to chase updates and for things to be done whilst taking days off work, and the need to replace a cylinder and further works to the hot water flow, amongst other things. I also note the delivery of the cylinder wasn't handled well after Mr P had given dates he was available to receive it.

Mr P says there was no issue with the cylinder or hot water flow from taps inside his home prior to engineers undertaking works and draining it. He's provided a video of the hot tap which supports he had a limited supply of hot water flow from this tap following British Gas' visits. I note British Gas say a cylinder should be able to be drained without any issues, but it seems most likely here on balance that something happened during visits early on in 2022 which caused Mr P to experience further problems. I say this because I find Mr P's testimony plausible and consistent here, and, as above, the video he provided supports he had limited hot water.

I understand why Mr P doesn't think it was fair for British Gas to say they'd replace the cylinder and pay for the works to the hot water flow as a gesture of goodwill. This – in my view – are parts of the resolution to this complaint that was handled poorly overall by British Gas. I think it was the right thing for British Gas to do here to replace the cylinder and repair the hot water flow, and have seen why Mr P feels he had to persevere for these works to be undertaken.

So, given Mr P's cylinder was replaced and hot water flow restored by British Gas, I've gone on to consider the overall impact of the way things were handled had on him.

As above, given it's been said the issues started following a report of what was considered to be a small leak on a pipe, there's no doubt that what followed, and the way British Gas handled things, would have caused Mr P to experience a level of distress and inconvenience – over and above what's naturally expected following a claim of this nature.

Mr P didn't think our investigator's recommendation of £350 compensation in total went far enough to reflect the distress and inconvenience caused to him. Having reviewed his submissions about what happened, how long for, and the impact on him, I understand why he thinks this. I've kept in mind, however, the claim notes suggest Mr P had access to heating during this period and hot water – although I accept from the video and his testimony hot water flow was limited. I've also seen his comments that he was in fear of using the hot taps to avoid clogging up the pipes further.

So, having reviewed all the evidence available to me, I'm satisfied a total amount of £350 compensation is fair and reasonable in the circumstances of this complaint. I understand this will disappoint Mr P but I find this amount proportionately reflects the way things were handled overall, the requirement for further works to be undertaken, and his limited use of hot water which would have caused further inconvenience when carrying out day-to-day tasks.

Putting things right

British Gas Insurance Limited must now pay Mr P £350 compensation for any distress and inconvenience caused.

My final decision

My final decision is I uphold the complaint and require British Gas Insurance Limited to pay Mr P £350 compensation for any distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 23 February 2023.

Liam Hickey
Ombudsman