

The complaint

Mrs L is unhappy with British Gas Insurance Limited's (British Gas) handling of a claim made under her home emergency policy.

Any references to British Gas include its agents.

What happened

In April 2022, Mrs L found a leak in her home which caused damage to the flooring and walls. She notified British Gas and they arranged for an engineer to attend and assess the damage. Mrs L said the engineer told her click valves had wrongly been used on the mains pressure pipe when the stopcock was repaired some six months before.

As British Gas had repaired the stopcock it accepted responsibility for the damage. Mrs L says she asked if she could remove the damaged flooring but didn't receive a response. At the end of June, Mrs L complained about the lack of progress and communication in relation to her claim. Shortly after this complaint, British Gas arranged for the flooring to be removed and repairs, including drying the room, began.

Over the next couple of months, Mrs L says there were a number of delays in progressing the repairs and she continued to be frustrated with the communication she had with British Gas. She said it was either poor or responses were delayed. She says there were miscommunications overpaying a contractor to carry out the repairs and the drying equipment being collected. The repair works were completed in September 2022. British Gas sent Mrs L £250 compensation in recognition of the issues experienced in having the repairs carried out. Mrs L was unsatisfied with the response to her complaint and referred her concerns to us.

The complaint was considered by one of our investigators. She said the compensation paid by British Gas should be increased to £450, to fully recognise the impact its handling of the claim and repairs had on Mrs L. British Gas accepted the findings, but Mrs L didn't, so this matter has been passed 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.

The background to this claim isn't in dispute. The repair works have been completed and Mrs L has been compensated for the increasing cost to her electricity bill as a result of running the dehumidifiers to dry out the room. The only issue that needs to be decided is whether the compensation offered is a fair amount to reflect the frustration and inconvenience experienced.

As our investigator reflected when setting out her conclusions, British Gas hasn't provided a timeline, so the only one we have to rely on is the one provided by Mrs L. This has been shared with British Gas, who haven't disputed its contents.

I can see Mrs L increasingly experienced frustration with the handling of the claim. She said there were weeks of inaction, poor communication, and the impact of this was that she and her family were unable to use the room where the leak occurred. She also says she lost use of another room in the house as she had to use it to store the furniture kept in the room where the leak occurred.

It's clear from reviewing the information provided that Mrs L had to instigate contact with British Gas far more than I think is reasonable to progress the claim. It's also clear there were unavoidable delays in starting the repairs, as evidenced by Mrs L's timeline. It also appears the repairs arranged by British Gas didn't take place in one go, with the tradesperson attending one day, being away for a few days before returning and announcing he couldn't complete the repairs. Given the time that had passed, I don't think it was unreasonable Mrs L took the step of asking British Gas if she could use her own contractor to complete the work. I note, based on the timeline provided, that Mrs L was able to arrange this and have the work completed within a few days. Based on this, it does seem there were avoidable delays in completing the repairs.

Even though I accept Mrs L's timeline and account of events, I agree with the conclusion set out by our investigator. I think the total of £450 compensation recommended is fair compensation for the delay in starting the repair works, poor communication and overall distress and inconvenience experienced.

My final decision

I uphold this complaint. To put things right, I require British Gas Insurance Limited to pay Mrs L a total of £450 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 6 June 2023.

Emma Hawkins

Ombudsman