

The complaint

Mrs W has complained about how British Gas Insurance Limited (British Gas) dealt with a claim under her home insurance policy.

References to British Gas include companies acting on its behalf.

What happened

Mrs W contacted British Gas to send an engineer to deal with an issue with a kitchen tap. The engineer cracked the kitchen sink. Both the engineer and Mrs W reported this.

Mrs W also complained. When British Gas replied, it accepted it had failed to properly log the claim for about two months and that despite Mrs W trying to progress the claim over that period, no action was taken. It also noted that when an engineer had revisited the day after the sink was cracked, they incorrectly stated that no further work was required. Another engineer visited and found that the previous engineer had broken the tap as well as breaking the sink. He also found that the support under the unit was rotten and said it wasn't possible to fit a new sink. British Gas accepted this advice had been wrong.

British Gas also accepted that about six weeks later it had contacted Mrs W and again incorrectly advised her that a new sink couldn't be fitted due to the rot. A couple of weeks after that, British Gas agreed it could replace the sink and tap due to it breaking them. It visited a couple of days later with a new sink. Mrs W had already purchased a new sink and asked for that to be installed instead. It requested a copy of the invoices for the sink and tap so that it could consider refunding the costs. It also noted that Mrs W said the engineer left a mess in her kitchen, but that Mrs W had cleared this up herself. British Gas also noted that Mrs W had to fill a bucket in her bathroom while she didn't have running water in her kitchen. It also noted Mrs W and her husband's health conditions and the impact on them, including that it ruined their Christmas. It offered £550 compensation because of the issues with the claim.

Mrs W complained to this service as she didn't think British Gas had fairly addressed the issues. Our investigator upheld the complaint. She said British Gas should pay £1,000 compensation, including because of the significant impact due to Mrs W having to transport water to her kitchen over a prolonged period, given her health problems and caring responsibilities.

As British Gas didn't agree with the increased compensation, 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. I will explain why.

British Gas doesn't dispute most of the details of what happened. It accepted that its engineer broke Mrs W's sink and tap. It also accepted that it didn't take action to resolve the issues for about two months and that it was nearly three months later that it replaced the sink, having misadvised Mrs W about whether it was able to do so. British Gas is also aware that Mrs W had to transport water from her bathroom to the kitchen to have access to water for that period.

I'm aware British Gas offered Mrs W £550 compensation because of the range of issues. So, I've thought about whether I think that is sufficient in the circumstances. I consider that British Gas offered a significant amount of compensation. However, I'm also mindful of the particular circumstances Mrs W was in because of her health condition and the caring responsibilities that Mrs W had for her husband due to his own health issues. British Gas is aware of these, but I haven't explained what they are in my decision for privacy and anonymity reasons.

I think three months of transporting water between the bathroom and kitchen, potentially several times a day, would have an impact on most people. But because of Mrs W's health conditions and circumstances, I'm persuaded this would have a considerably greater impact on her. I'm aware of British Gas's comments about Mrs W's mobility on the day its engineer visited and that it said she was able to move items about and feed her animals. It also disagreed that chasing British Gas for progress was likely to have affected Mrs W in the way she had described. So, I've thought about this. I don't think the day the engineer visited showed what Mrs W's condition was like over the nearly three-month period in which she waited for the sink to be replaced. I'm also aware Mrs W disagreed with some of the way British Gas described her ability and that she has also explained her experience of her medical condition, including its impact on chasing progress and transporting water. Mrs W has also explained about her husband's medical condition and why that Christmas period was so important to her.

I'm also aware British Gas said Mrs W was responsible for a number of the delays. This included it arguing that by raising a complaint this had slowed down progress, as this would have required an initial investigation to be carried out. It also said Mrs W hadn't accepted its advice about the rotten cupboard and that it could cause health and safety issues. In my view, this is inconsistent with what British Gas said in response to the complaint. For example, it accepted that despite repeated chasing by Mrs W, it hadn't progressed the claim until it was picked up by the complaints team two months later and that it had also misadvised about the rot.

Having thought about this, I'm persuaded £1,000 is a more appropriate level of compensation to recognise the impact on Mrs W. The sink and tap were damaged by British Gas. British Gas then didn't properly follow up on the claim for two months and also provided her with incorrect information on a few occasions, which added to the delay and impact on Mrs W. In my view, Mrs W's daily life was seriously disrupted over a sustained period of time and I think this increased level of compensation is reasonable in the circumstances.

I'm aware Mrs W was also concerned about whether British Gas would pay for the new sink and tap. I consider it reasonable that British Gas asked to see evidence, such as a receipt, and I'm unable to comment on this further, as whether it pays for it or not is after the date British Gas responded to the complaint. I'm also aware that Mrs W disputed some details about a wooden batten. However, I also consider that this issue isn't covered by the complaint I am considering.

Putting things right

British Gas should pay Mrs W £1,000 compensation.

My final decision

For the reasons I have given, it is my final decision that this complaint is upheld. I require British Gas Insurance Limited to pay Mrs W £1,000 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 23 June 2023.

Louise O'Sullivan
Ombudsman