

The complaint

Mrs M complains about the service she received from British Gas Insurance Limited following a claim she made on her home emergency insurance policy.

Reference to British Gas includes its agents.

What happened

Mrs M held a home emergency insurance policy with British Gas.

When she needed to make a claim, she called British Gas who subsequently sent an engineer to Mrs M's property.

Mrs M complains that that engineer took something (two pieces of wood) from her property without her permission. She said this caused her worry and doesn't know what else the engineer might have taken. Mrs M cancelled her policy.

British Gas said its engineer thought the wood was rubbish and apologised for the distress it caused Mrs M. It offered to refund her the cancellation charge.

Mrs M didn't think this was enough and brought her complaint to us.

One of our investigators didn't recommend it be upheld. They said they couldn't be sure of the engineer's intentions, but because Mrs M confirmed the wood had no value to her, and there was no evidence of anything else being taken, she thought British Gas's offer was fair.

Mrs M didn't agree and asked for an ombudsman's decision.

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'm not upholding it, I'll explain why.

- In principle, I agree with Mrs M that items, regardless of what they are, shouldn't be taken from her property without her permission.
- But, the engineer said they thought the two pieces of wood were rubbish. And while I, nor anyone other than the engineer will know their true intentions, I think that explanation is plausible given the items taken. I understand Mrs M doesn't agree and says other rubbish was left. But I don't think this means the engineer didn't think the two bits of wood were rubbish.
- Mrs M has confirmed the two bits of wood meant nothing to her, she placed no value on them and wasn't planning on using them for anything. So, I can't say being without them has caused her any loss.

- I understand Mrs M said she was worried about what the engineer might have taken. But there's no evidence of anything else being taken.
- So, I'm satisfied an apology and waiving the cancellation fee is a reasonable response from British Gas.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 20 September 2023.

Joe Thornley
Ombudsman