

The complaint

Miss P has complained about how British Gas Insurance Limited (British Gas) dealt with a claim under a home emergency policy.

What happened

Miss P contacted British Gas to send an engineer to fix her central heating. Several engineers visited and fitted new parts or provided advice. It was only a few months later that British Gas was able to fully repair the boiler.

Miss P complained because it had taken so long to repair the boiler and she'd had to pay for parts that didn't fix it. When British Gas replied, it said the work on the boiler was overall necessary. However, it offered £100 compensation for the inconvenience caused and multiple appointments.

When Miss P complained to this service, our investigator upheld the complaint. She said there seemed to be multiple attempts to fix the boiler that didn't work and Miss P was also left with a non-functioning boiler for several months as British Gas couldn't fix it. She said British Gas should reimburse the cost of the heat exchanger and for plumber visit and pay an additional £150 compensation.

As Miss P didn't agree with the level of 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.

Miss P had a fault with her boiler. Despite multiple visits by British Gas engineers, it took several months to fix the boiler. British Gas replaced various parts in the boiler. One of the engineers said the heat exchanger needed to be replaced. Miss P had to pay £206 for it to be replaced. However, the issue continued after the part was replaced.

Another engineer visited, who Miss P said didn't look in the boiler, and told her the issue was because she had low water pressure. She contacted the water company who checked and confirmed this wasn't the case. Miss P then arranged for British Gas to send a plumber. She had to pay £75 for them to visit. However, the plumber also couldn't find the problem. It was only when a senior technician visited that a spring was replaced, which fixed the issue.

So, I can see there were a number of visits that didn't fix the issue. I think there are times when more than one visit might be required to identify and fix an issue. But in this instance there were multiple visits over several months, during which Miss P seemed to be told different reasons why there was a problem with the boiler, none of which resolved it. This included Miss P paying for a new heat exchanger, but the problem continued after it was fitted. A plumber also visited, but was unable to find the issue. So, I think British Gas needs

to reimburse the cost of the heat exchanger, which was £206, and the cost of the plumber's visit, which was £75, because neither of these seemed to resolve the issue. It should also pay interest on these amounts, as Miss P lost use of the money.

Miss P was also left without a functioning boiler for a few months. She said this affected her ability to shower and she also had to be available for the visits. I'm aware she also had to follow up with things like the water company as well. Having thought about this, I think British Gas should pay a total of £250 compensation, which includes the £100 it previously offered. I'm aware Miss P has said she thinks she should receive more compensation. But I think this fairly reflects the level of inconvenience caused to Miss P and is line with the level of compensation we would normally award in these types of circumstances.

Putting things right

British Gas should refund Miss P £206 for the heat exchanger and £75 for the plumber visit and pay interest on these amounts. It should also pay a total of £250 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:

- Refund Miss P £206 for the heat exchanger
- Refund Miss P £75 for the plumber visit
- Pay 8% simple interest on both of the above amounts from the date on which Miss P paid the money to the date on which it is refunded
- Pay a total of £250 compensation, which includes the £100 it previously offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 6 December 2023.

Louise O'Sullivan
Ombudsman