

## **The complaint**

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

References to British Gas include engineers acting on its behalf.

## **What happened**

Ms B contacted British Gas to send an engineer to deal with a water leak at her home. An engineer visited, carried out tests and didn't find a leak. He said a drainage engineer should visit. A drainage engineer visited a few days later and cleared some pipes.

About a month later, Ms B spoke to British Gas about renewing her policy. She said there was still a leak behind her washing machine. So, British Gas arranged for another engineer to visit, who replaced a fitting.

Ms B complained to British Gas as she said its first engineer should have found the problem and damage had been caused to her home because he had failed to do so. When British Gas replied, it didn't uphold the complaint. It said it had investigated and didn't believe there was a leak behind the washing machine when the first engineer visited. It said it was consequential damage for which it wasn't responsible.

So, Ms B complained to this service. An investigator initially upheld the complaint and said British Gas should pay £500 compensation. British Gas didn't agree with our investigator. Following this, another investigator at this service reviewed the complaint and didn't uphold it. He said the evidence showed British Gas had dealt with the home emergency in line with the terms and conditions.

As Ms B didn't agree, 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 don't uphold this complaint. I will explain why.

British Gas visited on three occasions. At the first visit, the engineer seemed to carry out a range of tests to find the leak, including at the water meter and checking the boiler. The records also said he investigated behind the washing machine. He said a drainage engineer should attend, which was because he could "*see traces of waste [water] on waste pipe below standpipe from washing machine*".

A drainage engineer visited three days later and cleared the kitchen waste and washing machine, including removing oil. He said it had all been tested and was flowing freely. Just over a month later, Ms B told British Gas there was a leak from the washing machine that had previously been missed. That engineer replaced a part.

So, looking at what happened, I think British Gas acted reasonably at each visit. From what I've seen, it investigated the reported issue each time and carried out repairs based on what was found. At the first visit, the engineer seemed to check the washing machine and advised that a drainage engineer should visit. The second engineer then found an issue that was consistent with the first engineer's findings. So, I'm not persuaded the first engineer made an error.

I'm aware the visit record for the third engineer said: *"leak from feed into washing machine not spot[t]ed last time, wm [washing machine] needs pulling out and washer replaced"*. However, this was British Gas' summary of the job based on the conversation with Ms B. I've seen nothing to suggest it was the findings of any of its engineers. All the third engineer reported about the job was *"Leaking on push fit coupler 15mm changed coupler"*.

I also don't think British Gas was responsible for any consequential damage. I haven't seen evidence that persuades me any of the engineers made an error. There was already a leak before British Gas first visited, which seemed to have caused some damage. I'm aware Ms B has said the engineer should have pulled the washing machine out and he would then have seen the damage under it. But, the records showed he investigated the washing machine and identified a possible issue with it, which is why the second engineer was called. Ms B also took about a month after the second visit to tell British Gas she thought there was still an issue. So, I don't think I can fairly say the damage was down to the actions of British Gas. As a result, I don't uphold this complaint or require British Gas to do anything further.

### **My final decision**

For the reasons I have given, it is my final decision that this complaint is upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 12 February 2024.

Louise O'Sullivan  
**Ombudsman**