

The complaint

Mrs R complains about that the lack of action taken by engineers appointed by British Gas Insurance Limited (BGIL) to detect the source of a leak.

What happened

Mrs R held a home emergency insurance policy with BGIL. She reported there was evidence of a leak as there was damp appearing on walls. BGIL appointed engineers who attended Mrs R's property over a number of months. The cause was eventually traced to a shower, which Mrs R accepts isn't covered by the BGIL policy.

Mrs R's complaint was that the engineers appointed by BGIL didn't carry out reasonable enquiries to establish the source of the leak, and if they had done so, it would have been found sooner, preventing further damage and engineer visits.

BGIL rejected Mrs R's complaint, but did offer to cover the cost of a dehumidifier and £150 compensation to recognise there had been some service issues. Mrs R didn't accept this and referred her complaint to our service. Our investigator thought BGIL's response to the complaint was fair. Mrs R 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.

I understand Mrs R believes that BGIL's appointed engineer should have carried out further investigations, but I think the limits of cover as set out in the terms and conditions of the policy are important here.

The terms and conditions cover for repair of leaks to the hot and cold water systems, including pipes and tanks. The policy says the cover for repairs goes up to and including the taps. Leaks from showers and sanitary wear aren't covered.

This is relevant because the policy cover isn't for trace and access – in other words to trace the cause of a leak, and access that source, wherever it occurs. Were that the case, I'd agree that BGIL had a responsibility to locate the source of the leak. However, the evidence I have is that on multiple visits, its engineers checked the pipes and water system and didn't identify any leak or cause of damage with its source in the areas covered by the policy.

I can also see that BGIL's engineers did identify possible issues in a shower where grout was showing evidence of deterioration. It's accepted that this isn't an area of the property which is covered by BGIL's policy so I don't think it's unreasonable that further enquiries weren't carried out into whether that was the source of the damage – BGIL's engineers had established that the areas BGIL covered weren't the source of the damage. It seems to be accepted that BGIL had informed Mrs R of this.

I've also considered whether, as part of its enquiries, BGIL's engineers should have

definitively identified the source of the leak, in order to confirm whether or not it was in an area covered by Mrs R's policy. I don't think it needed to do so. The evidence I have is that reasonable investigations were carried out into the areas covered by the policy including pressure and heating tests, with no evidence of any issues being apparent or further water escaping. I'm satisfied the enquiries carried out were reasonable in order to establish whether BGIL's policy provided cover. That was the extent of BGIL's liability and its engineer's responsibilities.

BGIL has reimbursed the cost of a dehumidifier and also paid £150 compensation to Mrs R. This followed a complaint about the conduct and attitude of an engineer who attended the property. While I think BGIL's response to the claim was reasonable, as I've outlined above, BGIL's offer of compensation would seem to be an acceptance that the behaviour of the engineer wasn't up to the required standard. This would have been during the course of one visit and so while this would have been upsetting I do have to take into account that this would have been for a relatively short period of time. On balance, I think the £150 compensation offered was reasonable, and won't be asking BGIL to pay any more.

My final decision

I don't uphold Mrs R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 18 June 2025.

Ben Williams
Ombudsman