

The complaint

Ms P has complained about the service provided by British Gas Insurance Limited (British Gas) under her home emergency policy.

What happened

Ms P complained to British Gas about a range of issues, over several years, she had with the service she received under her home emergency policy.

When British Gas responded to the complaint, it said a number of the issues had been addressed under previous complaints. However, it responded to the most recent issue, which was about a leak from her hot water tank. It said Ms P initially was only able to book a repair date a few days later. However, one of its agents was able to book a repair for the same day. The engineer made the situation safe and advised he would be in touch to confirm when the new tank would be fitted. But, the engineer hadn't call her. An engineer visited a few days later and fitted the tank. British Gas said it could only obtain parts from certain merchants. It also said it would feed back Ms P's comments about its advertising campaign. It offered £100 as a gesture of goodwill.

Ms P complained to this Service. Our Investigator didn't uphold it. She said British Gas had confirmed it had tried to source a new tank locally but hadn't been able to do so. So, it needed to be ordered. She said the timescale for the part arriving was reasonable. However, the engineer should have phoned when he said he would. She also said British Gas' advertising hadn't said a repair was guaranteed the same day. She said the £100 compensation offered by British Gas was fair in the circumstances.

As Ms P 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.

I'm aware Ms P is concerned about the service she received from British Gas over several years. A number of the issues Ms P raised with British Gas were addressed by it in previous complaint responses. I'm unable to consider any of those issues because they weren't brought to this Service within the required timescales. I'm only able to look at the new issues that were raised and were responded to by British Gas on 4 November 2024.

Ms P reported a leak from her water tank. When an engineer visited, he said the tank needed to be replaced. It's my understanding that he was at Ms P's property for a few hours and it was the evening by the time he left. The replacement part was ordered the following day. British Gas has said the engineer tried to source a tank locally, but was unable to do so. It has said this was because it was a large tank. I'm aware Ms P has said she was able to phone local retailers and all of them had a tank in stock. However, it was for British Gas to

decide what retailers it works with and to ensure this was the correct item. I'm unable to tell British Gas where it should buy parts. I would expect British Gas to make a reasonable effort to locate a part. It phoned three retailers and found the item wasn't in stock and it was able to order the part for delivery. I think that was reasonable. However, the engineer should have phoned Ms P with an update when he said he would do so. So, I can understand Ms P was concerned that she had to chase for an update.

The tank was ordered and arrived where Ms P lived a couple of days later. It was then fitted the following day. I'm aware Ms P was left without hot water during that time. But, I think that was a reasonable timescale, given the part needed to be ordered, delivered and then fitted. I also don't think it's unusual that parts sometimes need to be ordered.

Ms P has also said British Gas hadn't done what it said in its advertising, which was:

"As a HomeCare customer, book before 11am and you'll get an engineer the same day. Based on 2024 performance data, 80% of customers contacting by 11am received the same day service"

An engineer visited Ms P the same day that she opened the claim. However, the advert didn't say the repair would always take place the same day. So, from what I can see, British Gas did what it said it would in the advert. When it responded to the complaint, it also said it would feed back Ms P's concerns about the advert, which I think was fair.

Ms P has also said British Gas hadn't reinflated a "balloon" at any of the boiler annual services, which she said was necessary to prevent dangerous leaks and blow outs. She said no British gas engineer had ever arrived with a pump to do this. She thought this had caused the leak. Ms P later told this Service she was entitled to know why the "pressure tank" wasn't checked annually. Looking at the report from the engineer visit to deal with the leak, this didn't note any problems caused by the annual service not being properly carried out. I've seen no evidence to show that issues with the annual service were the cause of the problem with the tank. I've also seen no evidence that the annual services weren't correctly carried out. If Ms P has evidence of this, she should provide British Gas with this, so it can look into this.

I've also thought about the compensation British Gas offered. Ms P was without hot water for a few days, which I'm aware will have been inconvenient. But, I'm mindful that, based on what I've seen, British Gas didn't cause the leak and I haven't found any unnecessary delays during the claim. However, Ms P made several phone calls to try and progress her claim and get updates. The British Gas engineer also didn't phone Ms P when he said he would. Having thought about this, I think the £100 compensation British Gas offered was fair in the circumstances.

So, based on everything I've seen, I don't uphold this complaint or require British Gas to do anything else in relation to it.

My final decision

For the reasons I have given, it is my final decision that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 7 October 2025.

Louise O'Sullivan
Ombudsman