

The complaint

Mr D and Mrs B complain about the way British Gas Insurance Limited have handled their claim under their homecare plan.

What happened

Mr D and Mrs B have a homecare plan with British Gas. They say they called the business in November to have two taps in their home repaired. An engineer attended to fix a leaking tap in their kitchen and a loose tap in their utility room.

Whilst British Gas resolved the kitchen tap issue, they say the engineer was unable to rectify the issue with the utility room tap. This was despite coming back at a later date with a replacement tap.

Mr D and Mrs B raised a complaint. They were unhappy with the quality of workmanship. In particular, they said their aluminium sink had been scratched and dented in the process and they weren't happy with the sealant used with the replacement tap.

After back and forth with the complaint, Mr D and Mrs B say they decided to replace the sink and tap privately, at their own expense and then attempted to get a reimbursement from British Gas. This was rejected as the business said the replacement was not a like for like and they shouldn't have to cover the full cost.

British Gas made a final offer of £350 towards the replacement costs and a total of £600 compensation for the service issues they experienced. Mr D and Mrs B remained unhappy and brought their complaint to our service for an independent review. Our Investigator looked into it, but thought British Gas had done enough to put things right.

Mr D and Mrs B didn't agree. Amongst their points in reply, they said that they'd had to replace both the sink and tap due to the actions of the engineer. They felt the total cost should be reimbursed including the plumbing costs as they had replaced with like for like.

As no agreement was reached the case has been passed to me to decide.

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 think British Gas have already offered enough to put things right. Let me explain why.

British Gas acknowledges that the service provided by the engineer when attending under the terms of the policy, fell below the standard that they expect. What is in question here, is how British Gas should put this right.

Mr D and Mrs B elected to have the tap and sink replacement carried out privately. Whilst they were entitled to do this (and I understand why they chose this option rather than having another engineer attend) they denied British Gas the opportunity to repair or replace under the terms of the policy. It is therefore only fair to ask British Gas to pay towards this, what they would have done had they replaced the parts under the terms of the policy.

British Gas have shown that the policy only provided for them to “*replace ... a specific design of tap with a standard one from our range*”. They have provided evidence that this would have cost approximately £350 (compared to the approximately £650 Mr D and Mrs B paid privately) and would have been installed by one of their engineers. It therefore follows that I find their offer of £350 towards the replacement costs as fair. Mr S and Mrs B want the full amount including fitting and pipework. But I think the offer is fair and is what it would have cost British Gas.

On top of this, British Gas have also offered a total of £600 compensation for the poor service Mr D and Mrs B received. This includes poor workmanship, delays, non-response, mis-diagnosis causing further engineer visits and the time without use of the utility sink, and payment chases for the excess charge (which was eventually and fairly, written off). Considering the impact on Mr D and Mrs B, I think a total £600 compensation here is fair and in line with what this service would award for errors and issues such as this.

In summary, I think the offer that has been made is a fair one and should be paid. £350 is what it would have cost British Gas to repair and replace under the policy. £600 is fair compensation for the impact the errors had on Mr D and Mrs B.

My final decision

My final decision is that the offer made by British Gas Insurance Limited was a fair one. They should pay the £350 reimbursement and £600 total compensation, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr D to accept or reject my decision before 17 October 2025.

Yoni Smith
Ombudsman