

The complaint

Mr B complains that British Gas Insurance Limited (“BG”) missed an appointment to fix an appliance leak, leading to significant water damage to his property.

What happened

The background to this complaint is well-known to both parties, so I’ve summarised what I think are the key events.

Mr B called BG to report a leak from his dishwasher. He said he did not want to turn the appliance or water off because vulnerable family members required the water for regular washing. BG agreed to attend that same day.

BG missed the appointment and attended the following day. Its engineer reported that the seal on the dishwasher was rotten and needed replacing. A new seal was ordered and fitted a few days later.

Before the new seal was fitted, Mr B complained that his electrics had gone off because of the water damage. BG arranged a further appointment but, on attending, found the electrics to be working properly. A check did not reveal any damage to the circuits.

Mr B complained to BG. He said around £4,000 of damage had been caused to his home because of the uncontrollable leak from his dishwasher. He wanted BG to pay for the repairs. BG issued a final response to Mr B’s complaint, dated 29 January 2025, in which it said the failed seal caused the damage, so it was not responsible for any resulting water damage. However, BG accepted that it had failed to attend on the agreed date and offered £100 by way of apology.

Mr B didn’t think BG had done enough, so he brought the complaint to us.

When our investigator looked into the complaint, BG made a further offer. It said it would pay an additional £750 for two missed appointments to bring matters to a close. Our investigator thought the offer was fair, but Mr B didn’t agree. He remained of the view that BG ought to pay for all the water damage repairs.

So the complaint was 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've decided that BG should pay Mr B the compensation it offered, but I find no reason to ask it to do any more.

The Financial Conduct Authority's rules (ICOBS 8.1.1) say that insurers must handle claims promptly and fairly. So I've considered the evidence in deciding whether BG treated Mr B fairly, and handled his claim promptly and reasonably in the circumstances.

The policy sets out the detail of the contract between Mr B and BG. The policy included kitchen appliance cover which provided for:

- unlimited repairs to the selected appliance
- parts and labour
- emergency, priority and standard repairs

The policy terms and conditions state that emergency repairs are those where:

there is no heating and/or hot water causing a medical risk... or an uncontrollable boiler leak causing property damage. [BG] aim to get an engineer to [Mr B] the same day or the next day.

Based on the policy documents, and Mr B's description of his family's vulnerable circumstances, I'm satisfied that BG reasonably prioritised his repair to emergency status and attended within the timescale set out.

Missed appointment

That said, I see that BG let down Mr B by not attending on the same day after saying it would. While still within the policy terms, I find that a shortfall in its claim handling. Initially, BG offered £100 by way of apology. I think that was fair and reasonable in the circumstances.

Water damage

Mr B thinks BG should pay for all the damage caused by the leak from his dishwasher. I don't agree. The policy he paid for was to cover repairs to appliances. BG repaired the dishwasher in line with the terms of the policy. Although BG treated his claim as an emergency, the dishwasher itself was not an emergency repair. BG attended in line with the emergency repair timescale because Mr B wouldn't turn off the water. While he may have had good reason to not turn off the water, I can't reasonably hold BG responsible for his decision. If, as Mr B said, the water was leaking uncontrollably, it's unreasonable to think that any emergency repair service would be able to attend so quickly as to prevent damage.

Here, Mr B's policy was just for the appliance repair, so it was his responsibility to prevent property damage by either turning off the water or collecting it in containers or soaking it up. The damage could've been limited.

While I sympathise with Mr B's position in respect of the need to maintain a water supply for vulnerable family members, I can't reasonably say that BG did anything wrong in terms of the repair. Therefore, I see no reason why BG should pay for any repairs to the water

damaged property.

To be clear, this decision is based only on the policy Mr B had with BG. If he also has home insurance with another insurer, he may wish to contact that insurer to make a claim for the repairs. The water damage caused by a leak is the type of cover that may be available to him under a home insurance policy.

Electrics

I've looked at the record of BG's attendance in respect of the loss of power. The engineer reported that the power was on and the circuits were working. Mr B hasn't disputed this. Therefore, I don't think there's anything for BG to put right here.

BG's offer

BG offered a further £750 to account for two missed appointments and its delays responding to him. This brings the total to £850 compensation.

Having considered the evidence, I think BG did not meet Mr B's expectations when it offered, but failed to attend, a same day appointment for the appliance repair. However, it did meet the timescales set out in the policy. So I find that its offer of £100 by way of apology was fair and reasonable.

Mr B made his claim on 27 November 2024. It attended on 28 November, 29 November and the repair was completed on 4 December. BG issued its final response to his complaint on 29 January 2025. So the claim was completed in a week and BG responded to Mr B's concerns within two months. While I think BG could have responded to Mr B sooner, I don't find that it caused any significant delays.

I would not have required compensation of £850 but, as BG has made the offer, I think it should make the payment to Mr B. I see no reason to ask BG to increase the amount.

Other comments

I've noted the additional comments Mr B raised in his response to our investigator's view. Most of those comments were about previous complaints already dealt with, or about unrelated matters which did not form part of his complaint to BG. If he wishes to pursue any new complaints, Mr B would need to raise them with BG first.

I've considered the further information Mr B provided in respect of this complaint, but I'm satisfied that it has already been addressed.

In summary, I find that BG reasonably offered compensation to address some minor service shortfalls and loss of expectation. But I don't find BG responsible for the property repairs in the circumstances.

My final decision

For the reasons I've given, I uphold Mr B's complaint and British Gas Insurance Limited should pay the compensation it has already offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 October 2025.

Debra Vaughan
Ombudsman