

The complaint

Mr G has complained about how British Gas Insurance Limited (British Gas) dealt with a claim under his home emergency policy.

What happened

A British Gas engineer visited Mr G's home to carry out the boiler annual service. He returned the next day to carry out a repair. The following day, Mr G could smell gas. He contacted British Gas who told him to contact the gas distribution network company. That company visited, found a gas leak and made the property safe. Mr G contacted British Gas to fix the issue. An engineer visited the same day, repaired the issue and put the gas back on.

Mr G complained to British Gas. He explained the upset this had caused him and his family, including not being able to sleep. He said the British Gas engineer had been negligent. When British Gas replied, it said it had taken appropriate action following the gas leak. Mr G had said he still thought he could smell gas sometimes so a manager had advised he should contact the gas distribution network if this was the case. But, Mr G had said he thought it was his mind playing tricks. The manager had also offered to send a further engineer to check the system again, but Mr G had said this wasn't necessary. It offered £400 as a gesture of goodwill because of its engineer's error.

When Mr G contacted this Service, our Investigator didn't uphold it. He said British Gas had acknowledged its engineer had made an error. British Gas visited to fix the issue. It also offered to send another engineer to check the system because of the ongoing concerns Mr G expressed. He said the £400 British Gas had offered was fair in the circumstances.

As Mr G didn't agree with the level of compensation, 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.

British Gas accepts that due to an error by its engineer, there was a gas leak at Mr G's home. I can understand that Mr G would have expected British Gas to have left his home in a safe condition and this was an unexpected and distressing incident for him.

Based on what I've seen, when Mr G contacted British Gas about the gas leak it gave him advice about how to deal with the immediate issue, including how to turn off the gas supply and to contact the gas distribution network. It then sent an engineer the same day to fix the issue. I think this was a reasonable response to the immediate issue.

Following this, Mr G continued to express concerns, including that sometimes he could still smell gas. When British Gas discussed this with him, Mr G said he thought this might only be in his mind. However, I think it was reasonable that British Gas offered to send another

engineer to check the system. Mr G declined this offer. However, British Gas said it could still do this if Mr G changed his mind. I think that was fair in the circumstances.

Mr G also explained the psychological effect on him and his family, including because he was concerned his home could have been destroyed. British Gas offered £400 as a gesture of goodwill because of its engineer's error. It also said that if Mr G wanted a higher level of compensation, he might want to make a personal injuries claim. It provided the details of its insurance claims team and gave Mr G an example of the type of information he might be asked to provide. So, I've thought about this.

Mr G has described some of the psychological impact on him and his family. Mr G is the only person named on the policy. So, I'm only able to consider compensation for him, not his family. I can understand Mr G would have been shocked and distressed by what happened and that this would have caused him concern for both his own and his family's safety. Having thought about everything that happened and the evidence available to me, I think the £400 offered by British Gas was fair in the circumstances to reflect the impact on Mr G. Based on what I've seen, British Gas hasn't paid the money. So, I require it to do so.

My final decision

British Gas Insurance Limited has already made an offer to pay £400 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that British Gas Insurance Limited should pay £400.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 3 October 2025.

Louise O'Sullivan
Ombudsman