

The complaint

Mr T is unhappy with the service he received from British Gas Insurance Limited ("British Gas") under his home emergency service.

What happened

Mr T raised a claim when he had an electrical fault within his home. An engineer visited and after inspecting the electrics, he said he wouldn't be able to do the work under the policy. Instead, he said the property would require re-wiring and Mr T was later sent a quote for over £4,000 to do the work. Another quote was also sent for the work.

Mr T said he managed to get an engineer out from a different company to fix the fault. He's lost faith in British Gas, he feels they've breached its terms and conditions and he feels the price of the quote he's received is shocking.

A Customer Delivery Manager investigated Mr T's complaint and reported back his findings. Based on this, British Gas decided to offer Mr T £300 for the distress and inconvenience suffered.

Our investigator decided not to uphold the complaint. He thought the compensation paid was fair and reflective of the distress and inconvenience caused. Mr T disagreed, so the case has been referred to an ombudsman.

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 appreciate the difficult personal circumstances Mr T has recently had to deal with, and I can only imagine the increased level of pressure Mr T has felt. However, whilst I agree that British Gas' service has fallen below a reasonable level, I don't uphold this complaint, as I think British Gas has adequately compensated Mr T for this. I'll briefly explain why.

Mr T paid a premium for British Gas to provide him with home emergency cover, which covered a range of services, but relevant to this complaint, home electrics cover. So, when Mr T raised a claim when he had an electrical fault, he expected British Gas to fix this for him.

Unfortunately, this didn't happen. British Gas' engineer explained the fault wasn't covered by the policy and later Mr T received a quote for British Gas to complete some re-wiring work which was an incremental cost to the policy. Mr T had to get the specific fault repaired by a different company.

I can see British Gas took the complaint seriously and it appointed a Customer Delivery Manager to attend the property to review what had happened and to report back to British Gas' team who were handling the complaint. I've read this report.

British Gas has explained the engineer could've done further investigation to identify and repair the specific fault under the policy. It apologised for this not been done and it has provided the engineer with appropriate feedback and training. I can see how this was frustrating for Mr T. A policy that was meant to support him had caused him further distress and inconvenience, and he's lost trust in British Gas. Our investigator asked for evidence of the costs Mr T had incurred so British Gas could refund these. As our service haven't seen this evidence, I can't ask British Gas to refund it. However, if Mr T did present this evidence at a later date, I'd expect British Gas to honour this.

I think it was good practice of British Gas to deal with the complaint in the manner it did. It assigned someone experienced to review what happened.

I can see Mr T had complained about the invoices he received from British Gas and he felt pressurised into accepting these quotes. I haven't seen evidence of pressure tactics been used, so I can't consider this any further. I've also seen that British Gas has suggested the chargeable nature of this work is out of our service's jurisdiction. I'm not convinced it is as the complaint was raised specifically related to the contract of insurance and it feels to me the quote provided is ancillary to this.

However, I can only consider financial losses Mr T has suffered as a result of British Gas' actions. Apart from the cost Mr T says he's incurred getting the fault repaired, he hasn't suffered any other financial loss, so I can't award any further damages to him.

I've also considered that British Gas' Customer Delivery Manager reviewed the report provided by Mr T's own contractor and it also recommended a level of new wiring to be completed. I've noted Mr T didn't want the Customer Delivery Manager to review Mr T's electrics in further detail. But given both experts recommended some further work, it would appear British Gas was justified in quoting for some other work to be completed, which might not have been covered by the policy.

Fundamentally, British Gas' engineer should've repaired the original fault. As he didn't, British Gas has paid Mr T £300 compensation for the distress and inconvenience suffered. I think this is reasonable and is aligned to our service's compensation framework. I think Mr T has benefitted from having his cover available for the rest of the year, so I wouldn't be able to consider British Gas having to refund his premiums. So, I don't uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint. I don't require British Gas to do anymore.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 8 September 2025.

Pete Averill
Ombudsman