

## **The complaint**

Mr S complains about how British Gas Insurance Limited (“British Gas”) dealt with repairs to his boiler and cylinder in a claim on his home emergency insurance policy.

## **What happened**

Mr S had a home emergency insurance policy from British Gas covering various domestic emergencies.

In late 2024 he was having problems with his boiler and cylinder. He contacted British Gas and made a claim.

British Gas made several visits to his property to fix the issues.

Mr S complained about the number of visits and because one of its engineers turned up several hours early.

British Gas agreed that its service could have been better. It agreed to waive an excess of £60, and it paid a total of £200 compensation.

Mr S brought his complaint to our service. He asks for compensation totalling £390, made up of £60 excess refund, £100 for having to deal with the complaint, £80 for the appointment being too early and £150 for appointments that weren’t needed.

Our investigator looked into his complaint and thought it wouldn’t be upheld. He thought British Gas’ compensation was fair.

Mr S didn’t accept the view. He asked that his complaint was reviewed by an ombudsman, so it’s been passed to me to make a final decision.

## **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 read the file of evidence, I’m not going to uphold Mr S’s complaint.

I’d like to assure both parties that I have read the complete file even if I don’t refer to it all here. No disrespect is intended, which is in line with this service’s informal approach.

The file shows me that Mr S initially called out British Gas for a problem with his boiler, which was showing intermittent faults.

About two weeks after this first visit, Mr S contacted British Gas to report that he thought the first visit had caused his boiler to make noise.

The original engineer re-attended twice in six days and it was identified that the boiler may have been mis-installed. The problem couldn’t be fixed by British Gas, and Mr S was

advised to contact the original installer. But British Gas recognised that this could have been investigated better and possibly identified at the initial visit.

Later, an engineer replaced the pump and other parts to solve the noise problem.

At the same time as these problems with his boiler, Mr S also spotted a leak relating to his water cylinder. This involved three separate visits by British Gas, but it said one of the visits wasn't needed. It said there were two different issues dealt with over those three visits.

When Mr S complained, British Gas agreed to waive an excess. It had also agreed to not apply an excess on the cylinder repair work.

Mr S said he didn't agree that the excess had been waived. He said he thought an engineer had caused one of the leaks by failing to tighten up the fittings. The timing of Mr S's email to British Gas to report the leak (which was the day after the engineer attended) seems to confirm this was likely, so it meant that, possibly, two of the three visits to work on the cylinder weren't needed.

Although British Gas said it had waived the excess for the work on the cylinder, Mr S objected to this. He said the work related to the same problem he'd had with the discharge pipe leaking earlier in 2024. The excess is charged on each visit where a repair is completed, but not if the problem re-arises, so Mr S thinks he shouldn't have had an excess applied on this repair anyway.

I can also see Mr S complained about an engineer arriving much earlier than he'd booked for. The booking was for the afternoon of a particular day, but the engineer called him at 0800 and arrived at 0830. Mr S said this made him later for work. I'll comment here that Mr S could have asked the engineer to attend at the correct time, and I'm not sure why he didn't. So I think it's fair I say he should possibly accept he caused some of his own distress and inconvenience. Obviously, the situation would never have happened if British Gas attended at the agreed time in the first place.

I've thought carefully about the whole experience Mr S had, which took from early December to late January. I've said above that I think some of the engineer visits weren't needed, and I can see British Gas agreed with most of those. And I think those extra visits reasonably caused Mr S some distress and inconvenience, in addition to the problems he was caused by the early attendance mentioned above.

But any claim brings with it some disruption to our normal day-to-day life. In his approach to this service Mr S asks for additional compensation over the £200 paid to him by British Gas, which it paid in addition to refunding an excess.

I've considered this, and thought about this service's guidelines on compensation, and I'm not persuaded that the extra visits it took British Gas to repair both problems warrant additional compensation for Mr S above the amounts already paid by British Gas as, while I think its service could have been better, I think its response to his complaint is fair and reasonable.

It follows that I'm not upholding Mr S's complaint, and I'm not going to ask British Gas to do anything more.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 6 March 2026.

Richard Sowden  
**Ombudsman**