

The complaint

Mr and Mrs M have complained about the way British Gas Services Limited trading as Scottish Gas (British Gas) have handled the claims they have made under their home emergency insurance policy.

What happened

The details are well known to both parties, so I will just summarise them here.

- Mr and Mrs M have a Homecare policy with British Gas which includes kitchen appliance cover.
- They say they reported faults with their tumble dryer on three separate instances between November 2024 and January 2025. Before they say the tumble dryer was eventually recorded as beyond repair.
- British Gas say they then offered 30% of the replacement tumble dryer cost, which they said was in line with the policy terms and conditions.
- Mr and Mrs M complained and brought it to our service to review. They said British Gas had failed to diagnose and repair the fault on several occasions, causing significant distress and inconvenience. And ultimately resulting in the tumble dryer having to be replaced. They were also unhappy that the settlement wasn't paid as cash but a contribution instead.

Our investigator looked into it but didn't think British Gas had done anything wrong. He said they'd made reasonable attempts to repair the dryer and that it had been three months at one point between claim calls, suggesting the repair had worked. They also said the contribution settlement method was fair.

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 agree with the outcome reached by the investigator that British Gas do not need to do anything further here.

British Gas have shown they attended in November 2024. The engineer ordered and fitted a new motor, bearing sleeve, wheel drum bearing and pump. This appears to have resolved the matter with no further call for over two months.

An engineer then attended at the end of January but couldn't repair the fault despite ordering and using a repair set. They identified that a new base was needed but the part wasn't available so the appliance couldn't be repaired.

Mr and Mrs M haven't provided any evidence to show that British Gas have done anything wrong. An initial repair was completed in November. Then in the January, it was identified after a couple of attempts, that the dryer couldn't be repaired as the part wasn't available. I have seen no evidence that these repair attempts were incorrect or that there was a misdiagnosis that was avoidable. If Mr and Mrs M felt the dryer was repairable but for the actions of the British Gas engineer, then I would have expected to them to have done that and provided evidence of it.

I believe the decision to determine the dryer as beyond repair was a reasonable one. British Gas have provided evidence to show the attempts they made to source the part and that it wasn't available. Mr and Mrs M haven't provided any evidence that this was wrong.

British Gas have then offered settlement (where they can't repair) of 30% of the replacement tumble dryer costs. This is in line with the policy terms and conditions which state, "*we'll source the replacement from our approved supplier and make the following contribution based on their current retail selling price...30% if your appliance is three years old or more... you may use our contribution towards an alternative model of your choice from our approved supplier. There is no cash alternative*". I also think British Gas are acting fairly here and don't need to offer a cash settlement.

In summary, I find that British Gas made reasonable and sufficient attempts of repair and I haven't been provided any evidence to show they should have been able to repair the dryer and sooner. I also find their decision that it was beyond repair and how to settle, fair.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Mr M to accept or reject my decision before 15 October 2025.

Yoni Smith
Ombudsman