

The complaint

Mr B is unhappy with how British Gas Insurance Limited (British Gas) handled a claim made under his HomeCare Four insurance policy.

Any references to British Gas include its agents.

What happened

As both sides are aware, one of my Ombudsman colleagues has already concluded we're unable to consider all the concerns initially raised by Mr B. This decision focuses on the issues that we can consider, and these take place from September 2024.

In September 2024, Mr B contacted British Gas to raise concerns about his heating. An engineer attended and carried out a repair to the condensate pipe, which had become blocked. The engineer cleared the blockage, but Mr B says during the repair the external wall of his home was stained by wastewater. British Gas returned to Mr B's home on three other occasions during November and December 2024 to investigate further concerns about the condensate pipe. It was identified the pipe needed to be re-clipped and the repair was subsequently carried out in December 2024.

Mr B complained to British Gas. He said the historic job sheets showed the condensate pipe had originally become blocked and needed to be reinstalled as far back as 2013, and a recent report concluded the condensate pipe hadn't been installed correctly. Mr B said the price of his policy had increased because of the poor installation. This was because British Gas had calculated the price of his policy based on repeated visits to repair what Mr B said was sub-standard work. He asked British Gas to take steps to put things right.

British Gas said the condensate pipe had worked for several years without any issues. It didn't consider that repairing the blockage had caused the damage to the external wall. And it said the price of the policy was calculated based on several factors, one of which included the number of callouts. However, the premium had been reduced by a colleague, and compensation had been offered for that, and for other delays already identified in its review of Mr B's claims.

Unhappy with the response from British Gas, Mr B referred his concerns to the Financial Ombudsman Service. They were considered by one of our investigators.

She said British Gas should arrange for the staining to the external wall to be cleaned (or consider an estimate provided by Mr B if he preferred to find his own contractor to do this) and pay a total of £300 compensation, less what had already been paid.

British Gas didn't agree. It said the staining to the external wall existed before the condensate pipe had been cleared, and it considered the compensation previously offered was fair in the circumstances. Our investigator wasn't minded to reach a different conclusion, so this matter 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've reached the same conclusion as our investigator did and for largely the same reasons. For ease, I've separated my decision below into the two key areas of complaint.

The condensate pipe

The issue around the condensate pipe has two key areas of concern. The first is the staining to the external wall Mr B says was caused by the pipe being blown through during the September 2024 repair. The second issue is the inconvenience Mr B says he experienced around the reclipping of the pipe.

I've considered the staining issue first. Mr B says before the engineer's visit, there wasn't any staining on the external wall in question. British Gas initially said the staining was due to wear and tear. It later said the downspout wasn't allowing water to pass through correctly, so it was splashing back on the wall. British Gas also said the staining was efflorescence, a deposit of white salts which can form on bricks and that the location of the staining didn't align with the scope of work carried out in the visit, though it hasn't expanded on this.

As there's no clear, consistent account of how and when the staining occurred, I need to decide what I consider to be more likely to have been the cause. I accept it's possible some of the staining may have been present before the condensate pipe was cleared. But I've noted the variance in the explanations from British Gas about the potential cause of the damage against Mr B's consistent account of when the damage occurred. I find Mr B's consistent recollection the staining occurred after the pipe was cleared to be persuasive. On balance, I consider it more likely than not the forceful clearing of the condensate pipe contributed to a significant proportion of the staining seen in the photos.

So, in that regard, I'm going to require British Gas to arrange for the wall to be cleaned, either by arranging a contractor directly or by considering an estimate provided by Mr B for the same works.

I'll turn now to the multiple visits to re-clip the condensate pipe. It's established this took more than one visit because there was confusion over whether the works needed to be carried out by a gas safe registered engineer. I appreciate these things aren't always straightforward, but it was clear in these circumstances that Mr B was clearly very worried by the mixed messaging about whether the repairs could be carried out or not. I accept multiple visits added to the worry and frustration he was already experiencing. I don't consider the previous compensation payment of £50 to be sufficient in the circumstances so I'm going to require British Gas to increase this.

The pricing of the policy

Our investigator concluded Mr B's concerns were valid in that British Gas had wrongly recorded related and return visits as separate claims which had impacted the premium quoted to Mr B. British Gas didn't dispute these findings, so I don't intend to revisit these.

However, I think it's helpful to say here that while I've read and considered the wider concerns Mr B raised in his correspondence, they relate more broadly to how British Gas approaches calculating premiums. As our investigator said, we can't consider those issues,

rather our focus is on the circumstances of this complaint and deciding what is a fair outcome.

British Gas paid Mr B £15 compensation for the distress and inconvenience he experienced in raising concerns about the premiums. However, I think it's clear from his correspondence that this matter was impactful on him. Mr B clearly identified there was a potential issue with the premium he was being asked to pay, and it wasn't until May 2025 when those concerns were heard by a member of British Gas staff, who then recalculated the reduced premium. I think this could have been avoided had British Gas investigated this matter sooner, therefore I'm not persuaded the £15 fairly compensates Mr B for the distress and inconvenience experienced. I'm going to require British Gas to increase the compensation it pays Mr B.

Putting things right

To put things right I require British Gas to:

- Pay Mr B a total of £300 compensation, less anything already paid, for the distress and inconvenience caused by its handling of his claims.
- Arrange for the external wall impacted by the staining to be cleaned (or, if Mr B prefers, consider an estimate from his own contractor).

My final decision

I uphold Mr B's complaint and order British Gas Insurance Limited do what I've set out above in the "Putting things right" section.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 December 2025.

Emma Hawkins

Ombudsman