

The complaint

Mr and Mrs Q have complained about British Gas Insurance Limited's (British Gas) handling of the claims they made under the home emergency policy they hold with them.

What happened

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

- Mr and Mrs Q have a HomeCare policy with British Gas, which provides cover for leaks through the plumbing and drains cover.
- They say they first notified British Gas of a suspected leak from their shower room, in July 2024.
- Mr and Mrs Q say British Gas attended on at least five occasions over the following period, until they believe the issue was correctly diagnosed and fixed in October 2024. They complained to British Gas, say the problem had been misdiagnosed on several occasions, causing it to get worse.
- British Gas didn't agree and said that separate fixes had been made for separate faults. They said they had acted fairly under the terms of the policy but offered £250 towards the ceiling repair costs (on top of the £300 reimbursement and £200 compensation already paid).

Mr and Mrs Q didn't agree, and brought their complaint to our Service for an independent review. Our Investigator initially looked at it and didn't think there was sufficient evidence of an error. However, they subsequently concluded that the matter was an ongoing issue that had been misdiagnosed. They recommended British Gas repair the damage or consider and pay Mr and Mrs Q's quotes to have it repaired privately. They also recommended they pay a further £300 compensation.

British Gas didn't agree. Amongst their points in reply, they said:

- There were a plethora of issues at the property over a substantial period of time and when the engineers attended, they repaired what they could identify was causing the issue at that given time.
- Parts were tested on each visit, and the customer was asked to monitor. They do not agree that the leak was missed.

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. Let me explain why.

Mr and Mrs Q's policy provides for "*unlimited repairs to your plumbing system and water supply pipe*". British Gas have maintained that they attended on several occasions and provided a repair each time, in line with the policy terms. For me to uphold the complaint, I have to conclude the engineers on behalf of British Gas did something wrong and that this caused detriment. When I can't be sure, I base my decision on the evidence provided and a balance of probabilities, as to what I think is most likely to have happened.

British Gas have said that each visit was a separate repair that needed doing. They have detailed these as a re-sealed waste fitting, a new waste pipe, a tightened pipe joint before the eventual fix of a replaced section of hot water pipe. Whilst I haven't been provided with any evidence to conclude these fixes weren't required, they didn't resolve the leak that was first reported in July 2024. I am satisfied this was a mis-diagnosis.

I say this because:

- Mr and Mrs Q were consistent regarding the issue they were reporting. This was always described as a leak in the ceiling.
- Only the notes from the last and eventual fix discuss the hot water pipes and explain that they carried out a drain and full inspection. Before identifying a pin leak and repair. British Gas haven't provided any evidence as to why this wasn't carried out during any of the earlier inspections or why they think it was reasonable that they didn't.
- No leaks or issues reoccurred following this eventual fix of the hot water pipe. British Gas haven't provided any evidence to show this was a new issue (occurring post July 2024 initial claim). I am satisfied therefore (even if the other fixes completed were necessary) that this was the fix for the reported issue and should have been identified sooner.
- I am also mindful that British Gas have acknowledged that the policy provides "*cover up to £1,000 (including VAT) to gain access and make good for each repair*". However, despite this and British Gas maintaining these were individual repairs, I don't believe they have made good for any of the repair work as of yet.

In summary, I appreciate British Gas's arguments that these were separate, necessary repairs. However, they didn't resolve the matter that was being claimed for and I believe, based on the evidence, that should have been diagnosed sooner. Not doing so, has caused further damage, which should be put right.

Putting things right

To put things right, British Gas Insurance Limited should:

- Repair the damage caused by the leak and attempts to trace it. Or,
- Consider Mr and Mrs Q's private repair quotes.
- Pay Mr and Mrs Q £300 compensation for the distress and inconvenienced caused by the misdiagnoses for over two months and subsequent time without reinstatement.

My final decision

I uphold this complaint and require British Gas Insurance Limited to put things right, as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Q and Mrs Q to accept or reject my decision before 14 November 2025.

Yoni Smith
Ombudsman