

The complaint

Mrs C has complained about British Gas Insurance Limited's handling of the claim she made under her home emergency insurance policy.

What happened

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

- Mrs C has a HomeCare policy with British Gas, which provides her with boiling and central heating cover. As well as plumbing cover for leaks, amongst other things.
- Mrs C says she has had previous issue with her boiler and made previous claims, which she says resulted in a previous settlement in 2022 for previous damage.
- She called British Gas on 9 April 2025 to report a new leak and damage to her newly decorated wallpaper. An engineer attended that same day and was recorded as replacing two parts.
- Mrs C remained unhappy and complained to British Gas. She believed the leak was from the same place as a previous repair carried out in 2024 and blamed the actions and poor repair for the new damage. She wanted British Gas to compensate her for it.

British Gas responded in full. A manager attended and reviewed the matter. The insurance team also reviewed this. They concluded there was no evidence of engineer error, and they made no offer towards repair.

Mrs C didn't agree and brought her complaint to our Service for an independent review. Our Investigator looked into it but thought British gas hadn't done anything wrong. He said the evidence suggested it was a new issue and due to a fault, and not the negligence of any engineer that attended.

As there was no agreement, 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. I'll explain why.

When I can't be sure what happened, I have to base my decision on a balance of probabilities and what I think is more likely than not to have happened. In this case, I think it is more likely that this boiling failing and subsequent damage was not the fault of any previous engineer who attended. I say this because:

- Mrs C says the fault was in the same location as a repair carried out in 2024. However, no further evidence of this repair or what it involved has been provided.
- British Gas have provided a full list of repairs and services and the only log they have for 2024 was a service that was completed.
- British Gas have provided the job sheet from this service and there is no record of any repair or any work in the area where this most recent leak occurred. The previous logged attendance was for another service in 2023.
- British Gas have also provided evidence from their specialist team. This said that the parts faulty and needing repairing in 2025 (flow turbine and flow adapter) are common for leaking issues. They sit in the cold main side of the boiler and there is no evidence of any recent repair work to that area. They said if they been repaired poorly in the past (causing this leak) it would have been evidence at the most recent service and would have cause a leak before now. I am persuaded by this statement and evidence.

In summary, I am persuaded that the leak and damage was more likely than not, the fault of failed parts, rather than any engineer error or failings. It follows, I don't require British Gas to do anything further.

My final decision

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 7 January 2026.

Yoni Smith
Ombudsman