

The complaint

Miss A complains about the service British Gas Insurance Limited ("BGIL") provided during a claim on her home emergency insurance policy.

When I mention BGIL I also mean its suppliers and contractors.

What happened

Miss A had a home emergency policy with BGIL covering her central heating. In mid-January 2024 she contacted BGIL when she noticed problems with a leak in her airing cupboard and a non-functioning radiator.

BGIL's engineer fitted a replacement TRV and told Miss A she needed a replacement water cylinder. This was ordered and fitted a week later.

Miss A noticed further problems with her heating system. BGIL re-attended and said it thought the problem was a valve, which it then booked in for fitting. Miss A travelled 130 miles for the appointment, but BGIL didn't show up. She also found another leak.

BGIL fitted the valve on the following day, but left a wire unconnected. Another BGIL engineer arrived two days later and said they thought there was sludge in the system and it needed a powerflush (which would be at Miss A's cost).

BGIL attended to carry out further work about a week later.

Miss A complained about the service she'd had. BGIL sent her a cheque for £600 compensation for her distress and inconvenience. It upheld most of Miss A's complaints.

As she remained unhappy, Miss A brought her complaint to this service. She assessed her distress and inconvenience as being above £750. Our investigator looked into it and thought it wouldn't be upheld. He thought BGIL had made mistakes but had made reasonable efforts to fix them, and the amount of compensation it had offered was fair.

Miss A didn't agree with the view and asked that her complaint was passed to an ombudsman. So it's been passed to me to make a 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.

In this decision I can only deal with matters up to the date of BGIL's final response to Miss A, which was 23 September 2024.

In her later responses to this service, Miss A had made further points of complaint that, while they fall under the general nature of her complaint about BGIL's claims service, haven't been brought to BGIL or for which it's issued her with its final response.

She's also made further points about the way her complaint was handled by it, but I need to say that complaints specifically about a business's complaints procedure don't fall into this service's remit.

I'll deal with those matters falling into our jurisdiction, and that I can see BGIL has provided its final response on. But Miss A may need to make a further complaint to BGIL about the other areas. Those complaints then may reach this service in due course.

I've considered all of the information on file, even if I don't refer to it all here. Having reviewed the file, I'm not upholding Miss A's complaint as, while I don't think BGIL's service has been good enough, I think it reasonably tried to fix the problems it caused and has offered Miss A reasonable compensation. I appreciate this will be a disappointment for her, and I'll explain why I've decided this.

Following the view, I asked for Miss A to provide a report about the work that had been done. Miss A provided me with a very detailed response, which she'd written. In her response, she said she thinks a fair resolution would be for BGIL to pay for a joint independent witness to be agreed by both parties.

I've thought about this and I don't agree with Miss A's suggested approach. She is adamant that BGIL's work is poor, but I can't reasonably require it to fix problems unless she's able to have issues confirmed by her choice of expert. In insurance, proving a loss is the responsibility of the claimant. In the absence of an expert view, I'm making this decision on the information already in the file.

As I mention above, I'm not going to go into detail about exactly what went on during the claim, but I'll list below with that I think are the key issues in Miss A's complaint:

- Four missed visits and seven visits to deal with Miss A's claim, which she thinks is excessive.
- The inconvenience of her neighbours in dealing with the visits if Miss A couldn't attend.
- 130 mile round-trips when she needed to attend, including for some visits when BGIL no-showed.
- Wiring to the immersion tank was unsecured, but covered. Miss A says the wiring was unsafe and her neighbour made it safe by taping up the exposed wires. Miss A says the wiring wasn't checked by a competent electrical engineer.
- Damage to a shelf in the airing cupboard – BGIL offered to fix it or pay reasonable costs to fix it.

I've thought about Miss A's claims experience carefully. I can see from BGIL's evidence that it thought there was an issue with her central heating system becoming sludged, or affected by limescale buildup. One of its engineers said Miss A should pay for a powerflush of her system, on order to get it functioning properly. I think this may indicate a system that's in a poor state of maintenance, although I appreciate Miss A has said the boiler itself was working fine.

Miss A has said she thinks it would be fair that BGIL pays for leaks that may emerge when the system is powerflushed and refilled. BGIL said it would be willing to do this if it carried out the powerflush. I think both parties' positions are fair. The powerflush isn't something that's provided under the policy wording and will be at Miss A's additional cost.

Miss A has said BGIL told her that her boiler was old and parts were hard to find. She points

out that neighbours had their boilers serviced, so parts were readily available. But that doesn't mean that BGIL stocked them or worked with those suppliers.

It's clear to me that BGIL's service hasn't been good enough, and the number of missed appointments shows me that Miss A's inconvenience is considerable.

In later correspondence I think it's fair I say Miss A has focused on the wiring to the immersion heater which she says was unfixed and dangerous. I've read about this, and I can see BGIL said it was covered over, but left unfixed to the appliance. Miss A's neighbour made it safe, and BGIL pointed out that the safety instructions said the device should be isolated before work was carried out. I do understand Miss A's concerns about this, but ultimately no harm seems to have been caused. This service can't consider "what-if" scenarios, and from the information I have this caused some minor inconvenience to Miss A's neighbour who covered the wires.

I can also see some soldering work was carried out over the tank, but apparently without covering it appropriately. This seems to indicate that the quality of work being done by BGIL wasn't very good. Miss A points out that, if she wishes to sell her house, buyers may make an assessment based on those solder marks which may put them off buying. Again, this is a theoretical, possible impact I'm not going to consider further.

BGIL said it would repair the shelf, or pay reasonable costs for Miss A to have it repaired. I think its response is fair.

Taking everything into account, I think BGIL's service has been poor during her claim. But I think it's carried out the rectification and subsequent repair work to a reasonable standard and I've not seen evidence to show me that's not the case.

BGIL offered Miss A £600 compensation for her distress and inconvenience. I've considered this, and looked at this service's guidelines on compensation and I think it's fair and in line with those. So, I'm not upholding Miss A's complaint.

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 Miss A to accept or reject my decision before 8 December 2025.

Richard Sowden
Ombudsman