

The complaint

Mr D has complained about how British Gas Insurance Limited (British Gas) dealt with a claim under his home emergency policy.

References to British Gas include companies acting on its behalf.

What happened

Mr D contacted British Gas to send an engineer to deal with an underground leak. British Gas referred the repair work to another company, D. That company carried out some work but was unable to complete the repair. Due to scheduling issues, it arranged for an external contractor to carry out some of the work.

Mr D was concerned about the quality of the work carried out by the external contractor. Company D assessed the work and agreed it hadn't been properly carried out. Mr D had to contact British Gas and its contractors on multiple occasions to try and resolve the issues.

Mr D complained about how his claim had been dealt with. When British Gas replied, it accepted there were issues with the claim and that this required multiple visits. At Mr D's request, British Gas also arranged for one of its own engineers to review the quality of the work. The engineer found everything to be sound, with no leaks. He noted the finish could have been better, but it was functional. He also capped off the old water mains and replaced an isolation valve. It offered £300 compensation. It also said it would waive the £60 excess fee as a gesture of goodwill.

When Mr D complained to this Service, our Investigator didn't uphold it. He said Mr D had to spend time and effort dealing with the multiple visits, there were delays with the claim, along with the worry, disruption and inconvenience. He said the £300 compensation offered, along with waiving the £60 excess, was fair in the circumstances.

As Mr D didn't agree this fairly reflected the impact on him, the complaint was referred to me.

I issued my provisional decision on 21 October 2025. In my provisional decision, I explained the reasons why I was planning to uphold the complaint. I said:

British Gas has accepted there were issues with how it dealt with this claim. This included multiple visits and some of the repairs having to be redone because they hadn't been correctly carried out. This took several months to resolve. However, it only seemed to consider that there were issues up until 5 April 2024, which is the date on which it closed the claim. It said that the next time Mr D had made contact was in November 2024. But, from what I can see, this was incorrect because, for example, I have seen emails Mr D sent to Company D in August and September 2024. These indicated that Mr D was still concerned about resolving the claim and also that he was in contact with British Gas directly at that time.

I asked Mr D what had happened after April 2024. I then asked British Gas to consider the timeline Mr D provided and to comment on whether it should have done more to resolve the

complaint. In response, it provided its own timeline of events, which covered the period before 5 April 2024, along with other documents, including some photos and the revisit report by one of the subcontractors. It didn't provide any comments on whether it should have done more to resolve the complaint. British Gas also said that the two main people Mr D said he had been dealing with at Company D had now left the business.

Mr D has said that on 5 April 2024, Company D, along with another contractor, visited to redo some of the work carried out under the claim. I've read the contractor's report from that visit and this didn't indicate there were any outstanding issues by the end of the visit.

However, Mr D has said there was some snagging work left to do. This involved filling some holes and gaps and the water meter was moving. He said an engineer from Company D told him he would get in touch the next time he was in the area to deal with these issues. I've no reason to doubt this conversation took place. But, I can't see anything in the information I've been provided by British Gas or Company D that indicated either knew these issues were outstanding. So, it's my understanding that this is why British Gas closed the claim following this visit.

But, I'm mindful that the engineer worked for Company D. Although the engineer only seemed to have made a casual arrangement to deal with the remaining issues, I think it was reasonable for Mr D to think that these would be dealt with. I also think it's reasonable that Mr D thought that the engineer was acting on behalf of Company D or British Gas by committing to come back to deal with the snagging issues. However, Mr D has said that despite numerous calls and messages to the engineer, he received no response. He was later told that the engineer had left Company D.

Given it seemed to be a casual arrangement for the engineer to deal with the snagging issues and he then left the company, I think it was difficult for British Gas or Company D to know it needed to do anything until Mr D told it. Based on Mr D's timeline of events, it's my understanding that the first British Gas knew there was still work outstanding was 13 August 2024 and the first Company D knew this was 28 August. Mr D chased Company D for progress again in early September but no visits took place and the works remained outstanding. I'm aware the person Mr D contacted at Company D in August and September has now left the business. However, I've seen the emails Mr D sent to this person and I haven't seen evidence action was taken in response to these to resolve the issues that remained. Following this, Mr D complained to British Gas in early November because there had been no progress in dealing with the outstanding issues.

So, I can see it was a frustrating time for Mr D. An engineer told him he would come back to deal with the snagging issues, but didn't then respond to messages or visit. When Mr D later raised this directly with British Gas and Company D, neither seemed to take action at that time to resolve the issues. It was only after Mr D complained that steps were taken to try and fix the snagging issues. It took about 15 months after Mr D initially made his claim for the issues to be resolved. Overall, I think British Gas's service was poor and caused Mr D disruption and inconvenience.

Mr D has also said that he was chased for the £60 excess, despite the job not being complete. I've already commented on why British Gas seemed to close the claim. As the claim was closed, the excess was payable at that point. I haven't seen anything to show Mr D discussed this with British Gas before mid-August. So, I don't think British Gas was aware before that point that there might not be reason to charge the excess yet. However, it's my understanding that even when Mr D told British Gas there were still issues with the claim and British Gas said he didn't therefore need to pay the excess at that point, it continued to send reminders. Mr D has also said he received threatening debt letters sent on British Gas's

behalf, which he found distressing. I'm aware that British Gas later agreed to waive the excess.

Looking at the claim as a whole, I think it was poorly handled. It required multiple visits up until 5 April 2024 to try and carry out the required repair and fix issues with how it had been carried out. Following an assurance from an engineer, Mr D expected some snagging issues to be dealt with. However, despite a lot of chasing from Mr D with the engineer, Company D and British Gas, these took many months to resolve. So, I currently intend to say that British Gas should pay a total of £500 compensation for the impact on Mr D of how the claim was handled and its poor customer service. This includes the £300 British Gas previously offered, but doesn't include the £60 excess it waived. So, British Gas should ensure that it pays Mr D a total of £560.

I asked both parties to send me any more information or evidence they wanted me to look at by 4 November 2025.

British Gas replied and said it thought the £300 compensation plus waiving the £60 excess it had offered to resolve the complaint was a fair resolution. However, it had no further information that was likely to change my view. So, it said it would agree to my resolution.

Mr D replied and, in summary, said:

- The claim took 15 months to resolve, despite repeated written and telephone chasing.
- The only engineer attendance was on 5 April 2024, after which British Gas's contractor failed to return to complete the snagging.
- He was repeatedly told to chase Company D directly and to provide British Gas with updates, which was an unreasonable expectation for a policyholder.
- British Gas should hold recordings of the conversation in which it accepted the £60 excess wasn't payable until the repairs were complete. He asked that I request and review this.
- He was sent texts and debt-collection letters even after British Gas confirmed the excess would be waived. This caused unnecessary anxiety. British Gas should be able to produce these letters and confirm who the "debt" had been passed to.
- The complaint also caused practical disruption and required significant personal investment of time reconstructing events, emails and messages. This level of administrative burden placed on him also represented further poor service.
- The compensation should be uplifted beyond £500 to recognise the burden and ongoing inconvenience.

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 uphold this complaint and for the reasons given in my provisional decision. As part of that I've thought about Mr D's comments, but these don't change my view about what I think is a fair and reasonable outcome to this complaint.

When I made my provisional decision, I was already aware of the details Mr D has highlighted in his response to it. For example, I knew the claim took 15 months to resolve, that no-one followed up on the snagging issues and that British Gas said the excess wouldn't be payable, but he continued to be contacted about paying it. I also don't need to request additional evidence, such as phone calls or copies of letters, because I've already accepted these things happened. So, I already had these issues in mind when I thought

about an appropriate level of compensation. I also wouldn't normally award compensation for the effort a policyholder put in to submitting a complaint or for providing information where I've requested it. I remain of the view that £500 compensation is appropriate in the circumstances to resolve this complaint.

My final decision

For the reasons I've given above and in my provisional decision, my final decision is that this complaint is upheld. I require British Gas Insurance Limited to pay Mr D a total of £500 compensation, which includes the £300 it previously offered, along with the £60 excess it previously said it would waive.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 3 December 2025.

Louise O'Sullivan
Ombudsman