

The complaint

Mr C has complained that British Gas Insurance Limited ('British Gas') hadn't maintained adequate safety measures under his home care insurance policy. For the avoidance of doubt, the term 'British Gas' includes reference to its agents and contractors for the purposes of this decision letter.

What happened

Mr C has a home care insurance policy with British Gas. Due to a member of Mr C's household suffering from a severe allergy to perfume, aftershave and similar products, British Gas had put in place an arrangement so that attending engineers didn't wear such products. It placed a permanent note on its system to warn its operatives. Mr C complained that on 8 November 2025, an engineer attended on behalf of British Gas to conduct an annual service and to attend to a radiator problem. The engineer said that he was unaware of the warning, despite Mr C having double-checked the situation in advance. Mr C felt that he was lucky that the engineer hadn't used any products on this occasion.

British Gas said that it had done everything possible to ensure that systems were in place to avoid this type of issue, however it explained that there couldn't be a 100% guarantee. It offered £30 in compensation however as a goodwill gesture. Mr C wasn't happy with the response as he didn't think that British Gas had offered an adequate solution, and he therefore referred his complaint to this service.

The relevant investigator didn't uphold Mr C's complaint. It was his view that British Gas had done what it could to make engineers aware of Mr C's household's needs and so he didn't ask it to do anything further. The investigator considered that British Gas had attempted to find solutions for the situation, but that it wasn't feasible for all options to be carried out. He felt that £30 in compensation would fairly compensate Mr C for this one-off incident.

Mr C was unhappy about the outcome to his complaint, and the matter was then referred to me to make a decision in my role as Ombudsman. A provisional decision was issued on 13 November 2025 as follows:-

'The key issue for me to determine in this matter is whether British Gas acted in a fair and reasonable manner in relation to the safety measures which it undertook. I provisionally uphold Mr C's complaint as I don't consider that British Gas has taken all reasonable steps to address Mr C's concerns. I provide a summary of the submissions of the parties and the reasons for my provisional decision below.

I firstly turn to Mr C's submissions. He said that a family member had an allergy to aftershave, perfume and such products, even if worn by another person. Some 15 years prior to the incident of 8 November 2025, British Gas had put in place an arrangement to ensure that; 'the engineer booked to attend routine servicing and breakdowns would be someone who did not wear aftershave/perfume'. A permanent note was added to the policy account accordingly. Mr C said that the arrangement was that when he telephoned to book an appointment, the matter would be passed on to a case handler for allocation to a suitable engineer. Mr C said that he was told that he should only have to tell British Gas once, and

that British Gas 'could "pin" (prearrange) the job with a suitable engineer, rather than it just be allocated to anyone on the day.

Mr C said that at first, this worked well. He said however that; 'over the past several years this has failed', and he'd previously made British Gas aware of this. He said that it transpired that no-one was taking on the responsibility of allocating work bearing in mind his needs, and that British Gas wasn't bothering to use the original procedure any longer, so work was given to an engineer without first checking whether they'd used a relevant product.

Mr C said that the simple procedure of booking an appointment had become quite stressful, and having to debate with the call handler on each occasion as to what needed to be done and having to explain why the system failed in the past. He also had to telephone British Gas before the appointment date to try to ensure that everything has been done. Mr C would nevertheless be faced with the uncertainty of having to wait until the day of the appointment to see if it could go ahead. The British Gas response had been that if things went wrong, Mr C could always make a complaint and it's call handler suggested 'more movement' from Mr C, and that the call handler had 'spent hours' on Mr C's case.

In conclusion, Mr C considered that British Gas had offered no solution to try and ensure that the same problems didn't arise again. He didn't consider that it was accurate to say that British Gas had done what it could do. Mr C said that he hadn't asked for monetary compensation and didn't cash the cheque for £30 as he'd only asked that the previous procedure be put back in place. He felt he was left with a situation where it could take several attempts to get a suitable engineer, 'resulting in long delays and great inconvenience, which is what I am trying to prevent'.

I now turn to the British Gas response to Mr C's complaint. In relation to the incident in November 2024, British Gas said that when Mr C had called on 4 November 2024, it had booked an appointment for 8 November 2024, and he'd added a note to the job booking to the following effect; 'IMPORTANT - Severe Allergy to Aftershave products, Please engineer should not wear aftershave or perfume (male or female) for Work Order Number...' It also confirmed that there was a permanent already on the account which would appear on any new booking which read; 'SEVERE ALLRGIC NO AFTERSHAVE'.

British Gas also confirmed that Mr C had called again on 6 November 2024 to ask that British Gas ensured that the attending engineer was aware of the warning. The call handler telephoned the relevant engineer and 'passed on the information directly to him'. However, it acknowledged that on 8 November 2024, a different engineer had been assigned to the job and visited Mr C's home. Whilst he wasn't wearing any fragrances, the engineer said that he wasn't aware of the warning.

British Gas acknowledged that this understandably caused Mr C a great concern 'because of the effort you had already gone to make sure your family member was safe and also that seemingly no one was aware of the allergy situation'. It said that the permanent note was visible to anyone who booked or viewed the appointment, including agents and engineers. Whilst British Gas apologised for any misunderstanding with communications, it considered that for this appointment, it had done everything in its power 'to make sure nothing detrimental would occur'. British Gas considered that with the permanent note on its system, and an additional note for any future bookings, with Mr C calling British Gas and engineer before the appointment, 'the risk of this situation recurring is greatly minimized'.

In conclusion, British Gas considered that with the above measures, the risk was greatly reduced, but that realistically, there was always a risk with anything related to appointments such as re-assigning an engineer due to sickness etc, as 'that would be beyond our control'. It offered £30 in compensation to Mr C as a gesture of goodwill and apologised for what had

occurred on this occasion.

I now turn to the reasons for provisionally upholding this complaint. Whilst Mr C hasn't described the potential impact of the allergy within his household, I'm satisfied that British Gas acknowledged that the allergy was severe and that this has been recorded in its permanent notes on the system. In the circumstances, I can understand why Mr C would be alarmed at what transpired as he'd taken a reasonable precaution of double-checking the position with British Gas in advance of attendance and checking with the attending engineer. It will therefore no doubt have come as a shock that the attending engineer on 8 November 2024 had no knowledge of the permanent warning nor of the additional note which had been flagged up. This will understandably have led to alarm and frustration for Mr C as he'd done everything possible to ensure that the household wasn't affected by the visit.

British Gas has explained that when a customer makes an appointment, an engineer isn't assigned the job on the same day. On the relevant day, when one job is completed, engineers were made aware of the next booking. I appreciate that, sometimes jobs have to be moved to different engineers for a variety of reasons, such as sickness. British Gas therefore relies upon a system where the relevant engineer would need check notes prior to attending. This may be half way through the day when they may have already used a product. It's also noted that engineers may use different IT systems, and the engineers aren't always direct British Gas employees.

Whilst it's not the role of this service to dictate to the business in terms of its systems and arrangements with its agents and contractors, I don't consider that British Gas has done enough in this case. In particular, as a longstanding customer, Mr C highlighted a system that had worked in the past, and I have no reason to doubt that this indeed was the case. That system entailed intervention by a specific handler who would allocate the work to an engineer who was then made aware of the allergy. This was clearly an arrangement which flagged and ensured the safety of a vulnerable individual in the past. I've seen no evidence which explains why it wouldn't be possible for British Gas to maintain these additional checks and balances in the circumstances, or to adopt equally effective arrangements.

Whilst I appreciate that British Gas considers that it can't give a 100% guarantee of compliance by its contractors, it nevertheless needs to take responsibility for the actions of its agents and contractors. Whilst the previous system of allocation appeared to have additional human oversight, British Gas now appeared to rely on the notes alone and Mr C's intervention. On a provisional basis, as it had previously agreed to add a permanent note on the system, it should do more to ensure that the note is adhered to by its contractors. This is to ensure the safety of its customer and provide proactive support to avoid another occurrence such as that of 8 November 2024. In summary, and on a provisional basis, I don't consider that British Gas has done everything it can to ensure that such an unfortunate incident isn't repeated.

I appreciate that Mr C has stated that he wasn't seeking compensation. However, in view of the undoubted distress and alarm which will have been caused by the discovery on 8 November 2024 that the attending engineer was unaware of the significant warnings on file, I provisionally consider that British Gas should pay Mr C compensation of £100 to recognise this alarm and distress caused.'

I then provided British Gas and Mr C with the opportunity to provide further submissions and/or evidence in response to the provisional 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.

Mr C has confirmed that he wishes to accept the provisional decision, however British Gas didn't agree.

British Gas said that it appreciated Mr C's concerns and acknowledges his comments regarding previous positive experiences with its efforts to accommodate his household member's severe allergy. British Gas considered it important however to highlight the steps it had taken *'and the limitations inherent in guaranteeing absolute compliance'*. British Gas explained that its booking system has evolved since Mr C first set up the relevant policy. It reviewed the job history, and noted that prior to the visit on 8 November 2024, the last engineer attendance was 9 December 2022. British Gas said that this indicated a *'significant gap between visits and changes in operational processes during that time'*.

British Gas said that it fully understood Mr C's desire for a 100% guarantee that no engineer would wear aftershave or perfume and said that whilst it made every effort to honour special requests, it wasn't operationally possible to provide an absolute guarantee. It explained that engineer assignments could change at short notice *'due to sickness, rescheduling, or unforeseen circumstances.'* It added that despite robust communication and training, human error couldn't be completely eliminated and for example, an engineer might inadvertently apply a fragrance before attending.

Nevertheless, British Gas considered that it had gone above and beyond to minimise risk. It said that its process included flagging allergy, placing notes on the booking system, briefing engineers on the requirements, and reinforcing awareness through internal communications. It considered that the measures it had taken were consistent with industry best practice and guidance on reasonable adjustments for vulnerable customers, *'as outlined by the Energy Ombudsman and Ofgem's Consumer Vulnerability Strategy, which emphasizes taking 'reasonable steps' rather than guaranteeing outcomes that are operationally impractical.'* British Gas stated that its approach aligned with the Health and Safety Executive's principles for managing risks in domestic environments, and that these recommended layered mitigation strategies rather than reliance on a single control measure. It explained that this was why it had combined internal safeguards with practical advice for customers.

As to the way forward and to *'further reduce risk'*, British Gas recommended that Mr C considered taking additional precautions when an engineer visit was required: these were to temporarily relocate the household member with the allergy to another room or, if practical, outside the property during the visit; using a suitable face covering or mask to reduce potential exposure; keeping windows open and ensuring good ventilation throughout the appointment; deploying an air purifier in the room where the vulnerable person will remain; scheduling visits at times when the household member can be away from home, if possible.

British Gas concluded that these steps, combined with its internal safeguards, reflected a layered approach endorsed by best practice frameworks for allergy risk management and demonstrated its commitment to minimising harm while ensuring essential work could be completed safely.

I've carefully considered these fresh submissions by British Gas, however these don't alter my provisional decision. The provisional decision doesn't require a 100% guarantee that a similar event doesn't occur in future. It requires British Gas to review and adjust its measures or systems to ensure that the likelihood of a repeat incident is reduced to an absolute minimum. I appreciate that British Gas's booking system may have evolved over the years, however unfortunately, the system now appears to be less robust. I'm persuaded by Mr C's evidence that arrangements with British Gas previously worked well. There's no reason why they can't work well again, albeit this may require an adjustment.

As to the suggestions for further reducing the risk, it will be for Mr C to decide any measures that he can take to eliminate any risk, however, from the evidence previously provided, it's clear that Mr C has taken great care, and has made every effort to communicate with British Gas and to assume responsibility on occasion (such as on 8 November 2024).

In the circumstances, I consider that the provisional decision provides a fair and reasonable outcome to this complaint

My final decision

For the reasons given above, I uphold Mr C's complaint, and require British Gas Insurance Limited to do the following in response: -

- To review and adjust its measures or systems to ensure that the likelihood of a repeat of the incident of 8 November 2024 is reduced to an absolute minimum.
- To pay Mr C £100 in compensation for the distress and alarm it caused to Mr C

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 31 December 2025.

Claire Jones
Ombudsman