

complaint

Mrs W complains that British Gas Insurance Limited mishandled her home care cover.

background

Mrs W lives in an upstairs flat. British Gas sold her plumbing and drains cover. But – after asking it for help – she says that its policy was never suitable for her needs.

The adjudicator did not recommend that the complaint should be upheld. She concluded that the policy gave the same benefit to Mrs W as to anyone who lived in a house.

Mrs W disagrees with the adjudicator's opinion. She says, in summary, that most of her pipes were covered under other insurance or under a service charge.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

From Mrs W's description of the plumbing and drainage of her flat, I do not share her view that the British Gas cover was unsuitable for her needs.

Mrs W has not provided copies of the terms of her lease or household insurance. And I am not persuaded that they provided similar cover as the British Gas policy.

I keep in mind the terms of its policy. And from reading the email correspondence I do not find that British Gas said anything inappropriate to Mrs W.

It accepted that it could have replied sooner. But British Gas removed the plumbing and drainage cover with backdated effect. It also sent a cheque for £30 by way of an apology. I do not think that it would be fair and reasonable to order it to do any more in response to Mrs W's complaint.

my final decision

For the reasons I have explained, my final decision is that I do not uphold this complaint. I make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs W to accept or reject my decision before 1 July 2015.

Christopher Gilbert
ombudsman