

## **complaint**

Miss K complains that British Gas Insurance Limited gave her poor service under a home care policy.

## **background**

Miss K had a property let to tenants. The boiler broke down. She complained about the response from British Gas. She also complained that its engineer scared off her tenants with incorrect comments about water supply pipes being made out of lead.

The adjudicator did not recommend that the complaint should be upheld. He concluded that British Gas had made a fair and reasonable offer for its slow response. He did not conclude that the engineer's comments were the cause of the tenants declining to renew their lease.

Miss K disagrees with the adjudicator's opinion. She says, in summary, that the incorrect statement of the British Gas engineer caused her tenants to leave.

## **my findings**

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

Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

I accept that British Gas took about four days to respond to Miss K's call for help with the boiler. But it later agreed to credit her account with about £75. And I consider that this is fair and reasonable in the circumstances.

From the written comments of Miss K and the tenants, I am satisfied that the engineer told them that the water supply piping was made of lead and a health risk. And – despite Miss K's reassurances it was not – the tenants declined to renew their tenancy.

But I am not satisfied that the evidence supports Miss K's view that the tenants left because of what the British Gas engineer had said. And – taking into account the credit of about £75 – I do not conclude that it would be fair and reasonable to order British Gas to make any further redress to Miss K.

## **my final decision**

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

Under the rules of the Financial Ombudsman Service, I am required to ask Miss K to let me know whether she accepts or rejects my decision before 6 March 2015.

Christopher Gilbert  
**ombudsman**