

complaint

Ms M complains that British Gas Insurance Limited gave her poor service under a home care insurance policy.

background

Where I refer to British Gas, I refer to the insurance company by that name and I include its engineers and others for whose actions I hold that company responsible.

Ms M and her daughter have some health issues. She called for help when her central heating wasn't working properly. She complained that British Gas just recommended a power flush. But it couldn't do a flush until the next month. So Ms M got an independent plumber. He fixed the problem by replacing a valve for about £200.00, Ms M says. She complained that British Gas had misdiagnosed the problem with her heating.

In its final response letter British Gas said it was sending Ms M a cheque for compensation of £250.00.

Our investigator didn't recommend that the complaint should be upheld. He didn't think he'd seen enough to recommend any further compensation.

Ms M disagreed with the investigator's opinion. She asked for an ombudsman to review the complaint. She says, in summary, that she isn't happy with the outcome of the investigation.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The policy didn't cover power flushing.

On 16 February, Ms M called British Gas for help. One of its engineers visited Ms M on 17 February. The engineer recorded very poor circulation in the central heating system downstairs. So I don't doubt Ms M and her daughter were cold. But the heating hadn't broken down altogether.

Poor circulation can often be cured by a power flush. So I don't think it was unreasonable for British Gas to recommend a flush. And that had to be at the expense of Ms M.

Another British Gas engineer visited on 22 February. He again recommended a power flush. Ms M has said – and British Gas hasn't denied – that it wouldn't be able to do a flush until March. But the policy didn't cover a power flush. So I don't hold British Gas responsible for delay in providing one.

Ms M says she turned to an independent plumber. I think that was understandable. Ms M says he solved the problem by changing a diverter valve. That had happened by 26 February when she complained to British Gas.

In the meantime Ms M had been without effective central heating for about ten days. And things can't have been easy for her and her daughter.

But Ms M hasn't provided a copy of any report or invoice from the independent plumber. So I don't think there's enough evidence that British Gas had misdiagnosed the problem or otherwise fallen below a reasonable standard of delivery of its service under the insurance policy.

British Gas sent Ms M a cheque for £200.00 compensation. That's more than I would've found it fair to award. So I won't order British Gas to pay Ms M any more money or to do anything further in response to her complaint.

my final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I make no order against British Gas Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 1 September 2018.

Christopher Gilbert
ombudsman