

complaint

Mrs O complains that British Gas Insurance Limited gave her poor service under the plumbing cover on her home care policy.

background

Mrs O rang British Gas for help with a water leak under her kitchen sink. She complained that British Gas sent a plumber who caused damage.

The adjudicator did not recommend that the complaint should be upheld. He did not conclude that the business had caused damage that he could ask it to put right.

Mrs O disagrees with the adjudicator's opinion. She says, in summary, that British Gas damaged the waste fitting, which broke and caused water damage.

my findings

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

I have seen British Gas terms including the following:

"7.3 All other loss and damage

Unless we cause it, we will not be responsible for any loss or damage to property as a result of your appliance or system breaking or failing, including any cleaning needed or damage to fixtures or furniture (for example, damage caused by water leaks)...

8.9 Plumbing Cover exclusions

These exclusions plus 'General Exclusions' apply (see section 7), The following are not included in your Agreement:

- Replacing ceramic discs in taps.*
- Replacing taps."*

Mrs O contacted British Gas about a leak under the kitchen sink which was damaging the cupboard and flooring below. British Gas sent a plumber. He did some work. I have seen his checklist which includes the following note:

"water damage to lino in kitchen and kitchen cupboard, photos taken"

He recorded that there was no water leak when he left. And three weeks passed before Mrs O contacted British Gas again. She later gave us some details including the following:

“I pulled the plug...and the whole sink unit came up in my hand and all the water in the sink poured out through the sink hole to the sink cupboard and all the floor and lino and under the lino...”

I do not doubt what she says. And I note that British Gas sent a plumber who replaced the basket waste in the sink. But there are a number of possible causes of failure of the waste fitting. And three weeks had passed. So I do not share Mrs O's conclusion that the British Gas plumber had over-tightened and damaged the waste connection on the first visit.

Anyway, Mrs O has not provided enough detail of what damage occurred when. So I am not persuaded that it would be fair and reasonable to order British Gas to make any redress to her.

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 O to accept or reject my decision before 22 June 2015.

Christopher Gilbert
ombudsman