

complaint

Mr and Mrs S complain about the service they received from British Gas Insurance Limited (BG) when they had a problem with the electrical system in their home.

background

Mr and Mrs S had an electrical problem at their home. Mrs S got an electric shock when switching on a light. A lighting circuit in the house then failed. As Mr and Mrs S had a home emergency policy with BG, Mr S called BG who sent out an engineer. He identified a broken fuse wire, which he replaced.

Four days later Mrs S noticed that the fuseboard was so hot it was glowing and smelling strongly. She phoned BG who advised her to leave the house as the fuseboard was located very close to their gas meter, and to contact the fire brigade. The fire brigade attended and turned off the gas and the electricity supply. Mr and Mrs S were told that it wasn't safe to turn their electricity back on until it had been checked by an electrician. The same BG engineer then returned. He did some checks, but when he turned the electricity back on, he noticed that a fuse was getting hot. This was the same fuse that he'd repaired four days before. He identified why he thought this was happening, and isolated that particular fuse. He assured Mr and Mrs S that they were safe.

Mr and Mrs S then had their own electrician come to fit a new fuseboard which cost them £700. They say their electrician was appalled by the dangerous condition of the old fuseboard and said it should've been condemned.

Mr and Mrs S are very concerned that after his first visit BG's engineer left them and their three children in a house with such a dangerous electrical system, and when they spoke to BG staff they were rude. They want BG to take responsibility for their failure to ensure that their family was safe. They also want to be compensated.

BG says that on both visits to Mr and Mrs S, its engineer did tests which confirmed that the system was safe. He also informed Mr and Mrs S on both occasions that the fuseboard wasn't to current standards. He didn't consider that there was any connection between the problem with the fuse that had required his first visit and the problem that had required his second visit. On the engineer's first visit there was no evidence that this fuse had been overheating.

BG staff made an appointment with Mr and Mrs S to visit their property some 12 days later to undertake an investigation. By this time Mr and Mrs S had had the fuseboard replaced by their own electrician. So there is no evidence of the condition of the original fuseboard other than comments made by Mr and Mrs S's electrician.

BG doesn't believe it has any liability because it believes its engineer carried out the correct tests on each visit to ensure safety, and the problem that caused the second visit, and which might have caused a fire, was not connected to anything the engineer did or didn't do on the first visit.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I'm not going to uphold Mr and Mrs S's complaint and I'll explain why.

As I understand it, Mr and Mrs S are unhappy about a number of things. They think that BG's engineer didn't do a thorough job when he visited their house on the first occasion following Mrs S's electric shock and the light circuit failing. Then four days later they experienced the fuseboard getting dangerously hot, which could've led to a very serious incident. I can quite understand how disturbing this must have been for Mr and Mrs S and their family. Then, when they attempted to get BG to admit liability, they believe they were spoken to rudely. And they've had to pay £700 to an independent electrician for a new fuseboard. They want compensation from BG.

I have to consider whether or not they've been treated fairly by BG under the terms of their home insurance policy. In doing so, I've considered the policy terms. My view is it's clear that the policy primarily covers repairs, or the replacement of an item when it stops working properly. It doesn't cover the cost of improvements or upgrades. The policy expressly mentions fuseboards, and says that the policy won't cover the cost of replacing a fuseboard that still works.

I see from BG's records that it had advised Mr and Mrs S on a number of occasions since 2013, and including at the two instances I'm considering, that their fuseboard needed replacing. There's no evidence that it wasn't still working. So although it developed two faults over four days, there's no evidence that it wasn't working when BG's engineer left after his second visit. So BG wouldn't have replaced it under their policy. If Mr and Mrs S chose to employ an independent electrician to fit a new fuseboard, I don't think it's reasonable for me to require BG to reimburse the cost of this.

Turning to the two incidents themselves, I have to base my decision on the evidence I have before me, and decide on the balance of probabilities what is more likely than not to have happened.

I've seen BG's internal records and the information obtained following its internal investigation. It's satisfied that its engineer conducted the necessary checks to ensure that the property was safe after both visits. The engineer doesn't believe that there's any connection between the repair he did on his first visit and the overheating that happened four days later, resulting in the serious dangerous incident. The two incidents involved the same fuse, but I don't have any evidence that I can rely upon that shows such a connection between the two incidents. I can't place much weight on what Mr and Mrs S's electrician says as it isn't in a formal report or statement, but is mainly comments made on Facebook. I think it likely that if BG's electrician hadn't carried out a proper repair on the first visit, and that this caused the fuse to overheat, this would've happened not long after he left and not four days later. As the old fuseboard has now been replaced, the principal evidence as to its condition is no longer available.

So I don't think I have sufficient evidence that BG's electrician did anything wrong. He appears to have followed correct procedure. The overheating fuse could simply have been a consequence of a fusebox that for some time had not been to current safety standards.

I've also listened to the recordings of Mrs S's conversations with BG. Mrs S says BG's staff member was rude. I don't agree. I think BG's staff member was simply being firm when put under pressure by Mrs S to give information she wasn't in a position to give.

So whilst I have great sympathy for Mr and Mrs S for what must have been a frightening experience for them and their family, and which was clearly very upsetting for them, I can't find that BG has done anything wrong. So I'm not going to ask it to do anything.

my final decision

My final decision is that I don't uphold Mr and Mrs S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs S to accept or reject my decision before 14 July 2016.

Nigel Bremner
ombudsman