

complaint

On behalf of Mr Q, his wife Mrs Q complains that British Gas Insurance Limited gave poor service under a home care insurance policy.

background

Mr and Mrs Q noticed a small damp patch on their ceiling and British Gas sent an engineer to help before they went on holiday. But they returned from holiday to find water pouring through the ceiling. They complained that British Gas was responsible for the damage.

The adjudicator recommended that the complaint should be upheld. He thought that – separately from what it had already paid for the cost of repairs to the property - British Gas should pay Mr Q £350 for distress and inconvenience.

Mrs Q disagrees with the adjudicator's opinion. She says, in summary, that £350 is not enough to compensate for the stress and inconvenience.

my findings

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

In the end, British Gas accepted responsibility for failing to diagnose a problem and act to prevent an escape of water.

I don't underestimate Mr and Mrs Q's upset when they got back from holiday to find the water damage. They had to clean up some of the mess themselves.

They were understandably concerned about their electrics. But British Gas attended to that quite quickly.

Its engineers eventually resolved the root cause of the leak. But – bearing in mind what Mrs Q found on the internet - I accept that British Gas ought to have found the solution more quickly than it did. For over two weeks, Mr and Mrs Q were inconvenienced by having to wait at home for more visits from engineers than there ought to have been.

Mr and Mrs Q have not provided enough engineering detail to persuade me that it was unreasonable for British Gas to try (unsuccessfully) to sell them a power flush (which would not have been covered by the policy).

For the following two months their hallway and bathroom remained in a state of disrepair while British Gas debated whether or not it was responsible.

Since our involvement British Gas has paid to repair the damage to Mr and Mrs Q's home.

Overall I think that it's fair and reasonable – in line with other cases – to order British Gas to pay Mr Q £350 for trouble and upset.

His wife has updated Mr Q's complaint and, in my view, has sought to broaden it since she brought it to us. It could not initially include a complaint that British Gas led her to believe it was sending an insurance assessor, but actually sent a tradesman who could not quote for

all the work. As British Gas hadn't had an opportunity formally to respond to that complaint before it came to us, I don't think it would be fair for me to make any decision on that point in this decision.

my final decision

For the reasons I have explained, my final decision is that I uphold this complaint. I order British Gas Insurance Limited to pay Mr Q £350 for upset and trouble.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr Q to accept or reject my decision before 1 September 2015.

Christopher Gilbert
ombudsman