

## **complaint**

Mr and Mrs S complain that British Gas Insurance Limited gave them poor service under a home care policy.

## **background**

Mr and Mrs S had British Gas insurance which covered their plumbing. They called for help with hot water taps in a bathroom. They complained about the response from British Gas.

The adjudicator didn't recommend that the complaint should be upheld. He didn't think that British Gas' plumber caused any damage to the tap in the basin. He thought that British Gas had offered a fair and reasonable resolution.

Mr and Mrs S disagree with the adjudicator's opinion. They say, in summary, that they paid British Gas for a service they didn't receive.

## **my findings**

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

Where I refer to British Gas I include its agents for whose actions I hold it responsible.

Mr and Mrs S reported very low flow of hot water from taps in the bathroom. So British Gas sent a plumber.

From its records, I accept that the plumber replaced a washer in hot tap in the bath – but found that the hot tap in the basin had seized. Mr and Mrs S declined to sign a disclaimer for damage caused by the force necessary to try to repair it.

About eight months passed before there is any record of a complaint from Mr and Mrs S. So I don't accept that British Gas had damaged the basin tap on an earlier visit.

And – although Mr and Mrs S have complained about a further repair to the bath tap – they haven't provided any evidence such as photographs or a report from another plumber.

British Gas said that – if Mr and Mrs S got a third party to replace the basin tap and repair the bath tap – it would reimburse them.

I keep in mind that the British Gas policy included repair – but not replacement – of taps. Therefore I think its offer of reimbursement was more than fair and reasonable.

British Gas had been slow to respond to the complaint. But it had told Mr and Mrs S of their right to bring their complaint to us. And – In addition to its earlier offer – its final response offered £90 as a gesture of goodwill. I think that offer was fair and reasonable in line with what I would otherwise have ordered it to pay.

Overall I don't think it would be fair and reasonable to order British Gas to make any other redress to Mr and Mrs S.

**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 Mr and Mrs S to accept or reject my decision before 30 November 2015.

Christopher Gilbert  
**ombudsman**