

complaint

Mrs D complains about the service she received from British Gas Insurance Limited under her home emergency insurance policy.

background

Mrs D complained to BG about this matter. And, being unhappy with its response, she complained to this service.

Our investigator thought Mrs D's complaint should be partly upheld and BG should pay her £300 compensation for the trouble and upset she'd experienced.

Mrs D thought the compensation should be £2,500. So, the matter's been referred to me to make a final decision.

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've decided to partly uphold Mrs D's complaint and to require BG to pay her £300 compensation. I'll explain why.

Mrs D says BG failed to correctly diagnose a leaking pipe from her central heating boiler despite making repeated visits for pressure loss issues over a long period of time. She says as a result substantial water damage was caused to her home. And she says she and her family have been caused very significant trouble and upset as a result, including having to move out of their home whilst work to repair the water damage took place.

So, Mrs D says she doesn't think £300 reflects the true personal cost to her and her family of BG's actions. And she says a figure in the region of £2,500 would be more appropriate, in the circumstances.

BG says it attended whenever an issue was reported by Mrs D and numerous repairs have been completed, some of which were unrelated to the loss of pressure. It says when it attended on various occasions to investigate the loss of pressure it repaired a number of different leaks that were found. And it says as its engineers had repaired a leak, they would have no reason to complete further investigations unless it was clear there was still a leak.

BG also says when there's a loss of pressure from a central heating system, it isn't always clear what the cause is and it can be a process of elimination. And it says various leaks were repaired during a number of its visits and on each occasion it was assumed this was the cause of the pressure loss.

It's clear from the information I've seen that the water damage caused to Mrs D's home by a leaking central heating pipe under the floor resulted in significant inconvenience to her and her family. And I've sympathy for her.

There's no suggestion that BG caused the leak. But Mrs D thinks its failure to diagnose it resulted in the substantial water damage to her home and the consequent inconvenience she suffered.

I see the first visit by BG in relation to a loss of water pressure was in October 2015. And I see BG made a total of 10 visits to Mrs D's home between then and June 2016. I see the majority of these visits were for pressure loss issues, although it appears some were for other issues.

I acknowledge BG says because its engineers repaired leaks during a number of their visits, they had no reason to look for further leaks. And I think this is probably reasonable so far as the first few attendances for pressure loss issues are concerned. But I think the repeated nature of the pressure loss issues was such that by the later visits the possibility of an underlying cause, such as leaking pipe, ought perhaps to have been considered. And if it had been it appears likely the water damage would've been discovered earlier and steps could've been taken to repair it sooner.

So, whilst I can't conclude whether or to what extent BG's actions contributed to the damage, I think it's likely the failure to diagnose the leaking pipe sooner caused additional trouble and upset to Mrs D and her family. I see BG's now agreed to pay her the £300 compensation recommended by the investigator. I think this is reasonable. And I don't think it would be fair for me to ask it to pay her any more compensation, in the circumstances.

So, I partly uphold Mrs D's complaint, on this basis.

my final decision

I partly uphold Mrs D's complaint against British Gas Insurance Limited. It must pay her £300 compensation for the trouble and upset she experienced as a result of its poor handling of this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 14 December 2017.

Robert Collinson
ombudsman