

complaint

Mr and Mrs B complain about the service they received from British Gas Insurance Limited under their home emergency insurance policy.

background

Mr and Mrs B complained to BG about the service they'd received in relation to a water leak in their home.

BG offered Mr and Mrs B £100 compensation.

Mr and Mrs B thought the compensation should be higher, so they complained to this service.

Our investigator thought Mr and Mrs B's complaint should be partly upheld. And the compensation BG had offered them should be increased from £100 to £150.

BG disagreed with the investigator's conclusions. 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 Mr and Mrs B's complaint and to require BG to increase the compensation it's offered them to £150. I'll explain why.

Mr and Mrs B say they contacted BG on 26 January 2017 about a leak they'd noticed in a bedroom ceiling. They say an engineer attended, stayed less than five minutes, told them the water tank in the loft was overheating. And told them to turn everything off and call BG again in the morning. So, they say they were left without heating and hot water on a cold January night.

Mr and Mrs B also say another engineer attended on 27 January and they say when he went into the loft he was horrified the repair hadn't been completed the previous day, because replacing the ballcock was all that was needed. And they say they feel the delay in making the repair caused further water damage to their ceiling.

BG says it reviewed Mr and Mrs B's complaint and concluded the water damage was a result of the leak and not caused by any work it carried out.

BG also says it acknowledges there was an unacceptable delay in resolving Mr and Mrs B's complaint and a lack of communication from its office. So, it says it's offered them £100 compensation for the trouble and upset they experienced.

I don't have enough information to conclude whether or to what extent the damage to Mr and Mrs B's ceiling was increased as a result of BG's actions. So, I can't uphold this aspect of their complaint.

The information I've seen indicates a repair should've been completed by the engineer who attended on 26 January. And I see Mr and Mrs B were left without heating and hot water overnight as result of this not happening. I also see there were acknowledged delays and communication issues in the handling of their complaint. And BG's offered them £100 compensation. But I think this should be increased to £150 to take full account of everything I've referred to.

So, I partly uphold Mr and Mrs B's complaint, on this basis.

my final decision

I partly uphold Mr and Mrs B's complaint against British Gas Insurance Limited. It must pay them compensation of £150, including the £100 it's already offered them, for the trouble and upset they experienced as a result of its poor handling of their claim and their complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs B to accept or reject my decision before 15 January 2018.

Robert Collinson
ombudsman