

complaint

Mrs W complains about repairs carried out to her toilet by British Gas Insurance Limited.

background

In July 2015, Mrs W made a claim on her insurance policy with British Gas because of a problem with the flush on her toilet.

A plumber attended and tried to clear the toilet before referring the problem on to a drainage engineer. The drainage engineer came out on the same day and plunged the toilet. He carried out a CCTV survey and found a problem with the soil vent pipe.

Mrs W says the drainage engineer then told her the first engineer would need to come back out to reconnect a pipe. This was done but Mrs W was still experiencing problems and the toilet was now leaking, so she complained to British Gas.

The following day an engineer came to repair the leak and noted that it was related to the appointment the previous day. The problems continued and British Gas then said the toilet outlet waste pipe was lower than the soil vent pipe inlet and needed to be lifted up.

British Gas said the cost of fixing this incorrect installation wasn't covered under Mrs W's policy but that it would carry out the work as a gesture of goodwill.

British Gas tried to fix the problem by placing wood under the pipe, but this wasn't successful. British Gas then said it would cost £940 plus VAT to repair the toilet and Mrs W would have to pay for this.

British Gas offered to reduce the quote by £165.60 or to pay Mrs W the same amount, but she remained unhappy and brought her complaint to this service.

Our adjudicator thought British Gas' offer was fair, but Mrs W didn't accept his opinion and asked for an ombudsman to review her case.

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 understand Mrs W may have been led to believe by British Gas' engineers that a full repair would be carried out. But this doesn't necessarily mean that British Gas must do the work. If the situation isn't covered under the terms of her policy then it's not something British Gas is responsible for.

Mrs W's policy says no cover is provided for design faults. On the first day that British Gas attended, the drainage engineer diagnosed a problem with the installation of the soil vent pipe. This would be classified as an installation or design fault, so it isn't covered under the terms of her policy. Although British Gas tried to repair the problem as a gesture of goodwill, it didn't have to do this.

I know Mrs W says she had no problems with the toilet before British Gas attended, and I think it's clear British Gas didn't handle this claim very well. There also seem to have been issues with the re-positioning of the toilet. But because the fault with the pipe was noted on

the first day British Gas attended, I don't think I can say that it has caused the subsequent problems Mrs W experienced.

I think the offer which British Gas has already made fairly reflects the inconvenience Mrs W suffered.

my final decision

My final decision is that I don't uphold Mrs W's complaint. I think the offer British Gas Insurance Limited has already made, to reduce the quotation given to Mrs W by £165.60 or to pay her this amount, is fair and reasonable in the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 5 February 2016.

Peter Whiteley
ombudsman