

complaint

Mrs E complains that British Gas Insurance Limited gave her poor service under a home care insurance policy.

background

British Gas did some work in Mrs E's kitchen. She complained that it caused a leak and water damage.

The adjudicator thought that British Gas had made a fair and reasonable offer as follows:

1. either:
 - 1.1 replace Mrs E's side panel and pelmet to a similar shade or;
 - 1.2 offer Mrs E their replacement cost at £475.00;
2. also pay Mrs E £300.00 compensation 'as a gesture of goodwill' for the distress and inconvenience caused.

Mrs E disagrees with the adjudicator's opinion. She says, in summary, that British Gas should put right her kitchen – which was only five years old. She has mobility issues, Mrs E adds.

my findings

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

British Gas has accepted responsibility for damage to and end panel and a cornice or pelmet.

Unfortunately, the manufacturer which made the kitchen units no longer supplies exact replacement parts.

British Gas sourced parts which were as near to matching as possible. But – as Mrs E didn't accept them – British Gas made an alternative offer to pay her the cost of the parts - £475.00.

I can understand that Mrs E didn't want the damage to happen - and she wants British Gas to put her kitchen back to the way it was. As it can't do that, she wants the business to replace all the cupboard doors and other visible parts of the kitchen – so that they match.

But I have to consider what's fair and reasonable for British Gas to do in the circumstances.

From the photographs, I'm not satisfied that it would be fair and reasonable to order British Gas to offer further replacement parts for Mrs E's kitchen.

Since she brought her complaint to us, British Gas has offered Mrs E £300 compensation. I think that's fair and reasonable in line with what I might otherwise have ordered it to pay her for the trouble and upset it has caused.

I expect British Gas to honour its offers. But I don't think it would be fair and reasonable to order British Gas to make any further redress to Mrs E.

my final decision

For the reasons I've explained, my final decision is that British Gas Insurance Limited should:

1. either:
 - 1.1 replace Mrs E's side panel and cornice to a similar shade or;
 - 1.2 pay Mrs E their replacement cost at £475.00;
2. also pay Mrs E £300.00 compensation 'as a gesture of goodwill' for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 29 December 2015.

Christopher Gilbert
ombudsman