

## **complaint**

Mr C complains about poor service by British Gas Insurance Limited (BGI) under his home emergency insurance policy. In particular, he says an electrical socket was left uncovered after a visit by its engineer. He is represented in bringing this complaint by his daughter, Mrs F.

## **background**

Mr C owned a house which was covered by a BGI home emergency policy. It was occupied by Mrs F, her husband, and their young family.

In September 2014, a BGI engineer visited the house to deal with a fault on the central heating system. After he left, Mrs F's husband found that a live electrical socket in the airing cupboard had been left uncovered. Mrs F emailed BGI who quickly returned and refitted the cover.

Mrs F complained to BGI that her family, and especially her small children, had been put at risk. BGI apologised and said it would refund the £50 excess on the policy that she had paid for the visit. Mrs F was not satisfied with this, and so Mr C brought this complaint to us. He also complained that BGI had attended on three occasions during the past two and a half years to correct what was the same fault.

Our adjudicator recommended that this complaint should be upheld in part. She did not think there was enough evidence to show that the repairs BGI carried out earlier were unsatisfactory, or caused further breakdowns. However, she acknowledged that the cover being left off the electrical socket could have had fatal consequences, and the knowledge of this caused the family distress. She recommended that BGI pay Mr C a further £50, in addition to the £50 it had already refunded, as compensation for this. BGI agreed to pay this.

Mrs F responded to say that a further £50 suggested that BGI were not taking this matter seriously, and did not recognise the distress suffered by the family because of the danger BGI had put them in.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Like the adjudicator, I do not think there is enough evidence to suggest that BGI's earlier repairs were faulty, or meant that further attendances were required.

Fortunately, no one was injured because the electrical cover was not refitted, and there was no damage to Mr C's property. However, I understand the effect the incident had on Mrs F and her family, and consequentially the upset this caused Mr C.

As the adjudicator has said, it is not our role to fine or punish a business – that is for its regulator, the Financial Conduct Authority, to consider. Nor can we consider wider issues such as how BGI's engineers may be carrying out their work in the homes of other customers.

So taking everything into account, I conclude that the compensation of £100 in total, which BGI has now agreed to pay Mr C, is fair and reasonable in the circumstances for the distress caused to Mr C and his family.

**my final decision**

My decision is that I uphold this complaint in part, and order British Gas Insurance Limited to pay Mr C compensation of £50, in addition to the refund of £50 it has already paid him.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr C to accept or reject my decision before 10 August 2015.

Lennox Towers  
**ombudsman**