

## **complaint**

Ms W and Mr L have home emergency insurance covering – among other things – their boiler drains and pipework. They complain about how British Gas Insurance Limited handled a claim they made on their insurance.

## **background**

Ms W and Mr L have been with British Gas for several years. Last summer they called British Gas out to a water leak. The initial call was at the end of June, and an engineer attended. He said a team would need to come and dig up the pipes – but that didn't happen until 12 July. When the engineer attended on 12 July he told a neighbour that there might be further problems but didn't speak to Ms W or Mr L.

Ms W called British Gas again, and arranged another engineer visit. She also reported a problem with her boiler. There were more engineer visits during July and August but it wasn't until September that the issues were resolved.

Ms W complained about the time taken to resolve the various problems. She said that calls hadn't been returned. The wrong engineers had been sent out and hadn't been able to fix the problems. The engineer that had visited on 14 July had moved her washing machine, and in doing so had dislodged the waste water pipe. So for three months she'd been using the washing machine daily and instead of the waste water discharging fully into the drain it was running down the walls and into the floor.

British Gas accepted that its service had been poor. It offered £250 compensation. Our investigator said that should be increased to £500. British Gas didn't accept that, but was prepared to offer a further £90. And Ms W said she also wanted British Gas to arrange a survey to check for water damage and to agree to accept liability for any issues that might arise in future.

## **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 looked at the history of what happened here and I agree that British Gas provided really poor service to Ms W and Mr L. They had to chase repeatedly for appointments. Their calls weren't returned. The wrong engineers were sent. And one engineer dislodged the washing machine waste pipe – risking further damage. The whole process took far too long to resolve and would have caused Ms W and Mr L real inconvenience in having to chase British Gas and repeatedly wait in for engineers. I agree that £500 compensation is fair here.

However, I don't think it would be fair to require British Gas to instruct a surveyor or to accept liability for future problems at this point. Ms W hasn't said that there have been particular problems that have come to light as a result of the washing machine leak. She says she's not seen any visible problems, but isn't an expert herself. I understand why she'd want reassurance after all that's happened. But no problems have come to light, several months after the issue was resolved.

I don't think it would be fair to require British Gas to give an open ended indemnity. If issues do come to light in the future which Ms W believes can be traced back to the leak, they can

be investigated at the time. But it would have to be shown that the two are related – and that's something that can only be done when any problem occurs.

Taking everything into account, therefore, I think £500 compensation is a fair way to resolve this complaint as things stand. But if future problems do occur, Ms W and Mr L can complain about those and ask British Gas to investigate.

**my final decision**

For the reasons I've given, my final decision is that I uphold this complaint and direct British Gas Insurance Limited to pay Ms W and Mr L £500 compensation, including the £250 it has already offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W and Mr L to accept or reject my decision before 26 April 2018.

Simon Pugh  
**ombudsman**