

complaint

Mr S is complaining about the service he received from British Gas Insurance Limited under his HomeCare policy.

background

Mr S has a HomeCare policy for a property he rents out. In late 2017 he claimed under the policy after having some problems with the heating system.

British Gas visited the property four times between September and November 2017, but failed to resolve the issue. The engineer said a powerflush would be required and British Gas provided a quote for this.

Mr S sought a second opinion and says he was told a powerflush wasn't needed. During the process a valve on one of the radiators was broken, and Mr S had to arrange for this to be fixed.

Mr S complained to British Gas about the service he'd received.

Mr S said:

- he's had to take time off work and get the radiator fixed;
- he's had to compensate his tenants and ensure their living standards weren't affected;
- British Gas took a number of visits to identify what was a simple issue; and
- British Gas recommended a power flush which was unnecessary.

British Gas accepted it had given Mr S a poor service and paid him £100. It also paid the cost of the repair to the radiator, which was £245.

Our investigator didn't uphold Mr S's complaint because he felt that British Gas had already paid Mr S fair compensation. Mr S didn't agree so his complaint has been passed to me for review and a 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.

Having done so, I'm not going to uphold Mr S's complaint because I think the compensation British Gas has already paid is fair and reasonable. I'll explain why.

Mr S says he's had to compensate his tenants but he's not shown us any evidence of this or of how much he's been out of pocket. And I'm also bearing in mind that some inconvenience to his tenants must be expected when there's a problem with the heating system that needs to be fixed.

But I do understand that it must have been inconvenient for Mr S to have had to arrange repeated visits to the property with his tenants. And I haven't seen anything from British Gas

to justify why all the visits were needed. So I think it's right that British Gas should pay some compensation for taking a number of visits to diagnose the issue.

British Gas has already paid Mr S £100 for the inconvenience and I think this is fair and reasonable in all the circumstances. As the investigator's explained, this is in line with what we would generally award in similar circumstances.

Mr S says he had a second opinion on the problem with the heating system and he was told a powerflush wasn't needed. I haven't seen any independent evidence to allow me to determine whether it was likely a powerflush was needed or not. But Mr S didn't go ahead with the powerflush so, assuming it wasn't needed, he hasn't experienced any financial loss because of this. So I don't think I need to look into this any further.

British Gas has also paid for the damage to the radiator to be fixed, which is what I would expect it to do if it had been at fault for the damage. So I don't think it needs to do any more to resolve this.

Overall I think what British Gas has already done to resolve Mr S's complaint is fair. So although I'm sorry to disappoint Mr S, I'm not going to ask British Gas to do anything else.

my final decision

My final decision is that I'm not upholding Mr S's complaint, for the reasons I've explained.

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

Helen Sutcliffe
ombudsman